CERTIFIED CIBIL SCORE CONSULTANT

CCAOI HERE BY CERTIFIED THAT

Austin Kotian

GRANTED ON THIS **02 August 2025**

Has successfully complted, shown proficiency and has the required Knowledge in **BSCCS**

as developed by the CCAOI Inc.

CERTIFICATE NUM : **CCAOI-1106**

EXPIRY : **02 August 2026**

CREDIT CONSULTANT ASSOCIATION CERTIFIED CCAOI

PRESIDENT