CERTIFICATE

OF ACHIEVEMENT

Pavitra Malolan

HAS COMPLETED THE REQUIREMENTS, PASSED THE
ACCOUNTS RECEIVABLE MANAGER CERTIFICATION PROGRAM AND IS ACKNOWLEDGED AS AN

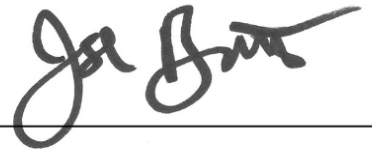
Accredited Receivables Manager

THIS ACHIEVEMENT SIGNIFIES A HIGH LEVEL OF
EXPERTISE AND KNOWLEDGE IN THE ACCOUNTS RECEIVABLE FIELD.

GRANTED ON November 17, 2026

EXPIRES ON November 17, 2027

IOFM
Institute of
Finance & Management



JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT

