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To whom so ever it may concern

This is to certify that **Kartik Vijay Khangar** was associated with HDB Financial Services Ltd at **Pune** as **Sales Apprentice** from **September 01**, **2023** to **November 06**, **2023**.

We wish you luck for all future endeavors.

Yours sincerely,

For HDB Financial Services Limited

Vikas Kalra

Head - Sales HR