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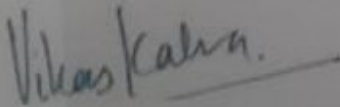
To whom so ever it may concern

This is to certify that Maruf Mahamadrafik Mangure was associated with HDB Financial Services Ltd at Pune as Sales Apprentice from August 31, 2023 to November 07, 2023.

We wish you luck for all future endeavors.

Yours sincerely,

For HDB Financial Services Limited



Vikas Kalra
Head – Sales HR