

Europe Academy  
EUROPEAN OPEN UNIVERSITY

# CERTIFICATE

This certifies that  
**Hema Krishnasree. S**  
has satisfactorily completed the course of study in  
**Bank Management**

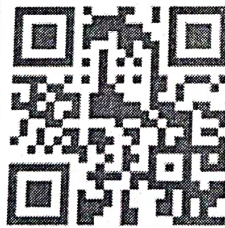
**PROFESSIONAL CERTIFICATE PROGRAM**

Awarded Date

04/03/2021

*Alper Karakus*

President – Open Learning, AEU



*Ursula Hermann*

Director – Continuing Education, AEU