

Date of Issue: 22/07/2020

TO WHOMSOVER IT MAY CONCERN

We are pleased to certify that Ms. Akhila Varghese undergoing her IVth sem B A Economics at Vimala College, Thrissur has successfully completed her project with ESAF Small Finance Bank.

Project Title: Study to understand the impact of COVID-19 among micro entrepreneurs of ESAF Small Finance Bank

> BANKING DEPARTMENT

Project Guide: Smt.Sandhya Suresh (Chief Manager- Sustainable Banking)

We wish her the best in all her future endeavours.

Best wishes

Reji K Daniel

Head - Sustainable Banking

ESAF Small Finance Bank