



Institute of Bankers of Sri Lanka

This is to certify that

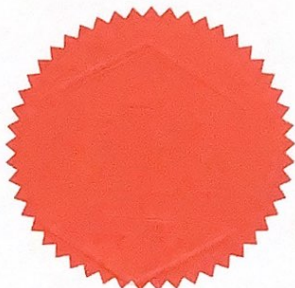
Fathima Shazmina Nizam

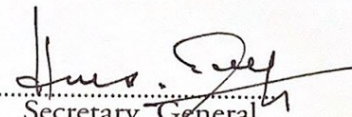
has passed the

Intermediate Banking Diploma Examination

held in June 2002

in part fulfilment of the requirements
prescribed by the Governing Board to be
elected as an Associate of the Institute




Secretary General
IBSL

August 26, 2003

Date of Issue