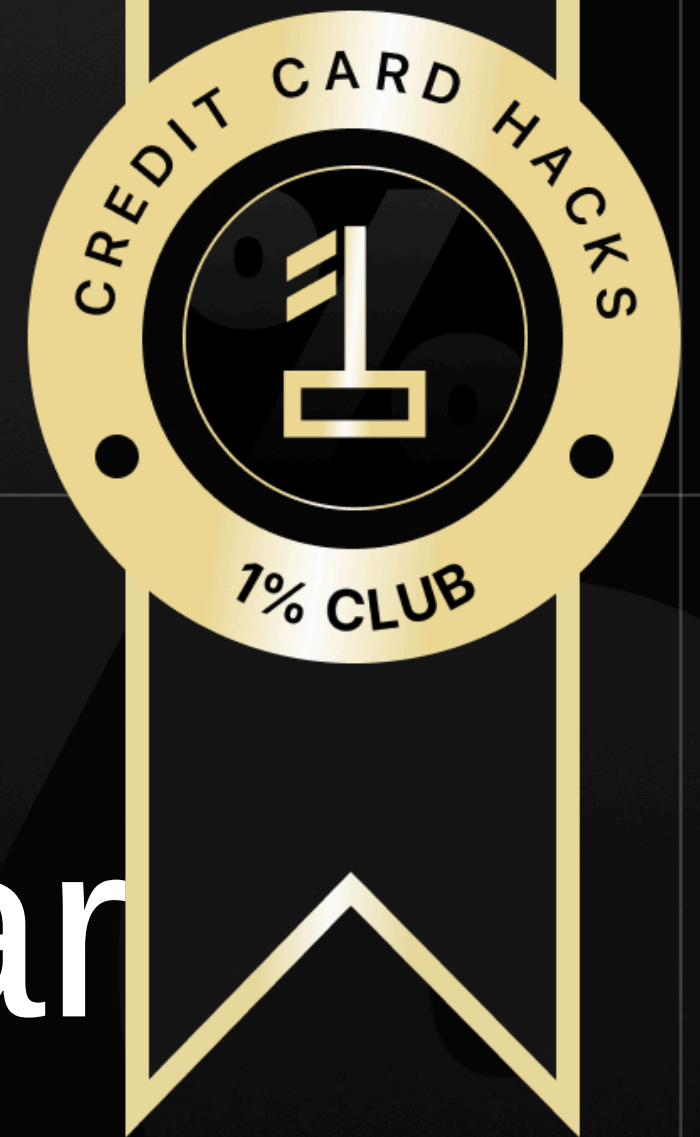


Certificate of Proficiency

We proudly present this certificate to

Swapnil Javkhedkar

for successfully completing the learning modules of
Credit Card Hacks on February 24, 2025



S B Hegde

Sharan Hegde
Founder & CEO

Aly Hajiani

Aly Hajiani