???? ???? FRM ???? ???????

GARP FRM

GLOBAL ASSOCIATION OF RISK PROFESSIONALS

THE BOARD OF TRUSTEES CERTIFIES THAT

SIDDHARTH RAI MANGALA

GARP ID 822309

HAVING DEMONSTRATED KNOWLEDGE AND PROFICIENCY TO THE FINANCIAL RISK MANAGER (FRM) COMMITTEE AND THE BOARD OF TRUSTEES IS GRANTED THE DESIGNATION OF

FINANCIAL RISK MANAGER (FRM®)

AND IS IN GOOD STANDING AND ENTITLED TO ALL RIGHTS AND PRIVILEGES ACCORDED THIS DESIGNATION ON THIS TWENTY-SIXTH DAY OF AUGUST, IN THE YEAR TWO THOUSAND AND NINETEEN

WILLIAM W. MARTIN — DR. RENÉ STULZ — RICHARD APOSTOLIK

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FRM ???? ????? Financial Risk Management ?? ???? ?????? ???? ???? ?? ????. ????? ???? ????? ??? ???? Global Association of Risk Professionals ?? ???? ?? ???? ???? ?? ???? ?? ???? ?????? ????. ??? ???? ????? ?? ????? ??? ??? (FRM Part1) ? ??? ??? (FRM Part2) ?? ????. ???? ?????? ??? ???? ???? ??? ????? ?? ????? ?? ?? ????? FRM ??? ??? ? FRM ??? ??? ???? ????? ??? ???? ?? ?????? ????? ?? ??? ????? ??? ???? ??? ?? ????? ?????? ???? ?????. ?????? ?????? ???? ?????? ?? ???? ??? ?? ?? ????? ?? ????? FRM ??? ???? ?? ????? FRM ??? ??? ???? ???? ? ???? ????? ??? ???. ????? ???? ?? ?????? ????? ??? ?? 10 ??? ??? ?? ?? ????? ?? ????? ??? ??? ????. ??? ?? ?????? ???? ????? ????? ??? ?? ????? ??? ??? ???? ??? ?????? ?? ??? ??? ?? ?? ????? ?? ????? ??? ??? ???? ????? ??? ??? ?? ????? ????. ?? ??? ??????? ????? ??? ?? ?? ?? ????? ???? ??? ? ???? ?? ??? ????? ?? ?? ??? ??? ????.

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