



**ORGANISATION OF  
CERTIFIED RISK MANAGERS**

# *Certificate of Achievement*

This is to certify that

**Gincy Francis**

has successfully completed

**Fundamentals of Risk Management**

January 2017

A handwritten signature in black ink, appearing to read 'Adnan', is written over a light blue circular watermark.

Dr. Adnan Naseem  
Chairman

**Organisation of Certified Risk Managers**