

This is to certify that

**Dnipropetrovsk National
University of Railway
Transport named after
Academician V. Lazaryan**

Bachelor of Finance, Banking & Insurance

is an

ACCA Accredited Programme



Alan Hatfield
Executive Director - Strategy & Development

Association of Chartered Certified Accountants

This certificate remains the property of ACCA and must not in any circumstances be copied, altered or otherwise defaced.

ACCA retains the right to demand the return of this certificate at any time and without giving reason.