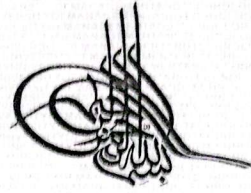


C. No: 018554



Ref. MS(IB)-001-20

ID. F2016130002



University of Management and Technology



On the recommendation of the Faculty and by virtue of the authority vested
in the Board of Governors of UMT, the Board hereby confers upon

Shah Nawaz

s/o Haji Fazal Muhammad

the Degree of

MS in Islamic Banking and Finance

entrusted with all rights, responsibilities and privileges.

Awarded at Lahore, Pakistan, this

Twenty Second Day of October Two Thousand Twenty

Chairman
Board of Governors



Rector