

CERTIFICATE OF OBSERVERSHIP

Date: 19 Sep 2025

This is to certify that **Mr. Krishiv Bhatia** attended a one-day observership program at **Mswipe Technologies Pvt. Ltd.**, Mumbai.

Mswipe, founded in 2011, is one of India's leading fintech companies offering a complete suite of digital payment solutions, including POS terminals, QR code acceptance, payment gateway services, and soundbox devices. The company has built a strong merchant network across India and is among the select players licensed by the **Reserve Bank of India as a Payment Aggregator**.

During his visit, Krishiv interacted with our **Product team** to gain exposure to digital payments infrastructure, merchant onboarding, and product development processes. He also had the opportunity to be introduced to our **Founder & Managing Director, Mr. Manish Patel**, who shared perspectives on the evolution of India's payments ecosystem and Mswipe's role in it. Throughout the day, Krishiv expressed genuine curiosity and interest, which made his interactions meaningful and engaging.

We were pleased to host Krishiv and wish him the very best for his future academic and professional endeavors.

Thanks & Regards

For Mswipe Technologies Pvt. Ltd.



Makhdum Pirjade,
Vice President – Human Resources

Mswipe Technologies Private Limited

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