

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