

HONOR CODE CERTIFICATE



A handwritten signature in black ink, reading "Paolo Dudine".

Paolo Dudine

Senior Economist, Institute for Capacity Development
International Monetary Fund

Muhammad Jawad (Faryad)

successfully completed and received a passing grade in

FPPx: Financial Programming and Policies

a course of study offered by IMFx, an online learning
initiative of the International Monetary Fund through edX.

HONOR CODE CERTIFICATE
Issued January 14th, 2014

Verify the authenticity of this certificate at
<https://verify.edx.org/cert/ef5b10935fbf4db0973e663b3dfd32>

A handwritten signature in black ink, reading "Sharmini Coorey".

Sharmini Coorey

Director, Institute for Capacity Development
International Monetary Fund