



# CERTIFICATE *of* ACHIEVEMENT



**Dr. Pasquale Cirillo**

Assistant Professor of Applied Probability  
Faculty of Electrical Engineering, Mathematics  
and Computer Science  
*Delft University of Technology*

This is to certify that

## Anirudh Krishnan

successfully completed and received a passing grade in

**TW3421x: An Introduction to Credit Risk Management**

a course of study offered by DelftX, an online learning  
initiative of Delft University of Technology through edX.

VERIFIED CERTIFICATE  
Issued July 03, 2015

Verify the authenticity of this certificate at  
<https://verify.edx.org/cert/fa9d8fb24500455c92fc06b57709e263>