



CERTIFICATE

Mgr Ktut Silvanita Mangani

has participated in
X International Financial and Banking Forum
23-24 November 2017

and has prepared and delivered a presentation

*Branchless Banking as a Tool of Prevention of Financial Exclusion in Rural Areas - Evidence
from Indonesia*

M. Wasyl

Dr hab. Miroslaw Wasilewski, prof. nadzw. SGGW
Head of Department of Finance

