

CERTIFICATE

OF COMPLETION



US Agent Training Course (USATC)

This is to certify on 20 April, 2026, that:

Nikesh Babu Khatiwada

has successfully completed the formal test and is now a
US Course Graduate (USCG).



Markus Badde,
CEO
ICEF



Dr Fanta Aw,
Executive Director & CEO
NAFSA



Graduate No: #00860