



(Established under Galgotias University Uttar Pradesh Act No. 14 of 2011)

# Certificate of Appreciation

2015-16



This is to certify that

Prof./ Dr. **Ramarcha Kumar, Sadananda**.....of Galgotias University has been awarded with certificate for

**“Excellence in the area of Research & Innovation/ Academic Excellence/ Extension Activities”**

(Ref: Journal Best Paper Certificate for research paper titled as "Institutional Determinants of Sustainable Savings Mobilization in Community Banks" / University of London, UK )

Galgotias University wishes good luck for his/her future endeavors

**31<sup>st</sup> July 2016**

Date:

Vice Chancellor

Name: Ramarcha Kumar, Sadananda Prusty

Title: Excellence in the area of Research & Innovation/ Academic Excellence/ Extension Activities

(Ref: Journal Best Paper Certificate for research paper titled as "Institutional Determinants of Sustainable Savings Mobilization in Community Banks" / University of London, UK)

Link for Announcement in the website: <https://www.galgotiasuniversity.edu.in/academic-awards.asp>