

ISSN : 2278-5655

*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

**Arvinder Kaur**

*has contributed a paper as author/co-author to **Aarhat Multidisciplinary International Education Research Journal (AMIERJ)**,*

*ISSN-2278-5655, **Volume-V, Issue-V, Oct- Nov 2016, SJIF Impact Factor: 2.125***

*under the Title*

**BANKING: AN INITIATIVE FOR SUSTAINABLE DEVELOPMENT**

*The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.*

**PRAMILA THOKALE**

*( Managing Editor )*