

INTERNATIONAL CONFERENCE ON FINANCIAL LITERACY AND INCLUSION: FINLIT 2025

SIGRA SAMYAK GLOBAL PRIVATE LIMITED IN COLLABORATION
WITH ASSOCIATION OF MUTUAL FUNDS IN INDIA (AMFI)

BEST PAPER AWARD

This certificate is proudly presented to

Mr. Harsh Kumar Singh

for presenting the research paper titled

*The Cognitive Biases And Financial Decision Making: An Overview Study Of
Spending Decisions*

which has been adjudged as the Best Paper in its respective track at the
International Conference on Financial Literacy and Inclusion: FINLIT 2025
held on 11th October, 2025 (Online Mode).



Retd. Major Gen. Sanjeev Dogra

Director, Sigra Samyak Global Private Ltd.
Conference Secretariat



Mr. Suryakant Sharma

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