



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

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