



# CERTIFICATE

of Contribution Awarded to

**Mr. Susanta Kumar Rana & Mrs. Sagarika Mohapatra**

Has successfully contributed and published a paper

**INTEGRATING FLEXIBILITY AND CHOICE: THE ACADEMIC  
BANK OF CREDITS IN HIGHER EDUCATION**

In International Double Blind Reviewed, Refereed & Indexed Journal

Scholarly Research Journal For  
Humanity Science & English Language

E- ISSN 2348 – 3083 & P-ISSN 2349-9664, SJIF 2025: 8.326  
JUNE-JULY, 2025 Volume 13, Issue 70, Released On 01/08/2025



Certificate No. SRJHSEL/22/22/2025  
[https://www.srjis.com/issues\\_data/265](https://www.srjis.com/issues_data/265)

**Dr. Yashpal D. Netragaonkar**  
Editor in chief for SR Journals