



STATE BANK OF INDIA OFFICERS' ASSOCIATION
(KERALA CIRCLE)

Certificate of merit

This certificate is awarded to Ms. *Akhila S.*
of *Ist BA (Economics)* of *Fathima Matha National College, Kollam*
for securing *Third* Prize in All Kerala Inter Collegiate Essay competition conducted in connection with
6th General Conference of State Bank of India Officers' Association (Kerala Circle), on 22nd October 2016, at Ernakulam.

President

General Secretary

Ernakulam
23-10-2016