



CERTIFICATE

of Contribution Awarded to

Altaf Hussain Ganie & Omiya

Has successfully contributed and published a paper

**STUDY HABITS AND ACADEMIC RESILIENCE
AMONG SENIOR SECONDARY STUDENTS OF
KASHMIR**

In an International Peer Reviewed & Refereed

**Scholarly Research Journal For
Interdisciplinary Studies**

ISSN 2278 – 8808, SJIF 2016:6.177

UGC APPROVED SR. NO. 49366

MAR-APR, 2018 Volume 5, Issue 44, Released On 01/05/2018

Certificate No. SRJIS 202/202/2018
www.srjis.com



A handwritten signature in black ink, appearing to read "Dr. Yashpal D. Netragaonkar".

Dr. Yashpal D. Netragaonkar
Editor-In-Chief for SR Journals