



National Press Associates

---

# CERTIFICATE OF PUBLICATION

---

This is awarded to

**A.Sivakumar**

For Publication of Paper Titled

**MARKETING STRATEGIES OF MICROFINANCE INSTITUTIONS IN  
MOBILIZING FUNDS AND CREDIT DELIVERY IN INDIA**

For National Research Journal Titled

**“National Research Journal of Sales and Marketing Management”**

Peer Reviewed Refereed Research Journal

Volume-13, Issue No: 1. Year: 2026 (January-June)

ISSN: 2349-512X

Impact Factor: 6.95



---

Publisher



Website:

[www.npajournals.org](http://www.npajournals.org)



National Press Associates

---

# CERTIFICATE OF PUBLICATION

---

This is awarded to

**K. Ajay**

For Publication of Paper Titled

**MARKETING STRATEGIES OF MICROFINANCE INSTITUTIONS IN  
MOBILIZING FUNDS AND CREDIT DELIVERY IN INDIA**

For National Research Journal Titled

**“National Research Journal of Sales and Marketing Management”**

Peer Reviewed Refereed Research Journal

Volume-13, Issue No: 1. Year: 2026 (January-June)

ISSN: 2349-512X

Impact Factor: 6.95



---

Publisher



Website:

[www.npajournals.org](http://www.npajournals.org)