Doc. 300.1.2

Date: 11.07.22

# Higher Education Institution's Response

- Higher Education Institution:
   Neapolis University Pafos (NUP)
- Collaborative Institution(s):
  Hellenic Mediterranean University (HMU), School of
  Management and Economic Sciences (Department of

• Town: Pafos

 Programme of study Name (Duration, ECTS, Cycle)

Accounting & Finance), Greece

- 1.5 academic year, 90 ECTS, Master (MSc) Distance In English: Data Analytics & FinTech
- Language(s) of instruction: English/Greek
- Programme's status: New
- Concentrations (if any): N/a

In Greek: Concentrations
In English: Concentrations



The present document has been prepared within the framework of the authority and competencies of the Cyprus Agency of Quality Assurance and Accreditation in Higher Education, according to the provisions of the "Quality Assurance and Accreditation of Higher Education and the Establishment and Operation of an Agency on Related Matters Laws" of 2015 to 2021 [L.136(I)/2015 – L.132(I)/2021].

#### A. Guidelines on content and structure of the report

- The Higher Education Institution (HEI) based on the External Evaluation Committee's (EEC's) evaluation report (Doc.300.1.1 or 300.1.1/1 or 300.1.1/2 or 300.1.1/3 or 300.1.1/4) must justify whether actions have been taken in improving the quality of the programme of study in each assessment area. The answers' documentation should be brief and accurate and supported by the relevant documentation. Referral to annexes should be made only when necessary.
- In particular, under each assessment area and by using the 2<sup>nd</sup> column of each table, the HEI must respond on the following:
  - the areas of improvement and recommendations of the EEC
  - the conclusions and final remarks noted by the EEC
- The institution should respond to the EEC comments, in the designated area next each comment.
   The comments of the EEC should be copied from the EEC report <u>without any interference</u> in the content.
- In case of annexes, those should be attached and sent on separate document(s). Each document should be in \*.pdf format and named as annex1, annex2, etc.

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# 1. Study programme and study programme's design and development (ESG 1.1, 1.2, 1.7, 1.8, 1.9)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
1.1 To revise the title and the	The program was not designed with existing courses	Offiny
content of the program to address	in mind.	
the needs of an interdisciplinary	Several universities in the EU and US offer programs with a	
student intake:	similar title (combining the two research areas). The	
The T&L committee is invited to	following are examples of such programs	
think outside the box of existing	- MSc Data Science and Financial Technology,	
courses in the institution and build	University of London ( <a href="https://www.london.ac.uk/msc-data-">https://www.london.ac.uk/msc-data-</a>	
up the courses that are needed	science-and-financial-technology-structure)	
for this program in order to offer	- MSc Financial Technology with Data Science,	
an opportunity to the students to	University of Bristol	
join the financial technology	(http://www.bristol.ac.uk/study/postgraduate/2022/eng/msc-	
revolution upon graduation.	financial-technology-with-data-science/)	
Students in this program need to	- Master of Science in Financial Technology and	
learn design methodology for	Analytics, The University of Texas	
financial technology applications	(https://www.utdallas.edu/fact-sheets/jsom/ms-financial-	
and not just passively be	technology-analytics/)	
presented case studies. They	The title and the content of the presure is fully as a still to	
need to learn how to implement, assess and integrate these	The title and the content of the program is fully compatible with related programs already offered by highly ranked	
technologies with current	Universities:	
systems. This will only be	Offiversities.	
successful if they develop	University of London, MSc Data Science and	
computational skills, understand	Financial Technology: https://london.ac.uk/msc-data-	
the statistical and machine	science-and-financial-technology-structure	
learning principles in order to later	The University of Hong Kong, MSc in Financial	
on to work on large scale projects	Technology and Data Analytics: https://mscftda.cs.hku.hk/	Choose an item.
with data analysis that are used in	<ul> <li>Anglia Ruskin University, MSc in FinTech and Data</li> </ul>	
the data driven financial sector.	Analytics, https://aru.ac.uk/study/postgraduate/fintech-and-	
To provide the support	data-analytics	
to students from both	The University of Texas, MSc in financial	
backgrounds (ICT and Finance) a	Technology and Analytics, <a href="https://www.utdallas.edu/fact-">https://www.utdallas.edu/fact-</a>	
recommendation is for the first	sheets/jsom/ms-financial-technology-analytics/	
trimester to have foundational		
courses in the two subjects and		
based on their background to	A simple search reveals that many well-known universities	
choose the most suitable. Also, it	around the globe design programs combining the Financial	
was not clear at the review	Technology and Data analytics scientific fields.	
meeting the process of	More importantly, it is helpful to stress that the curriculum of	
remediation of a course. The foundation courses are normally	these programs and the expected learning outcomes are	
mandatory. The 60 ECTS taught	identical to the proposed program. Our program aims to introduce, on the one hand, to students with a scientific	
courses should provide the	background in accounting and finance the tools for intelligent	
students within hands on	data analysis (programming, data analytics, distributed	
experience in data analytics	ledger technologies, and disruptive technologies - e.g.,	
(planning, running, documenting	Artificial intelligence, Deep and Machine learning), and on	
and presenting) in finance.	the other hand, to students with relevant IT studies, the	
Additionally, the eLearning design	potentials of their background on the financial analysis.	
should be clear and not just	In addition, regardless of the previous degree, students study	
involve the provision of material	new fields of research areas such as high-frequency finance.	
on Moodle platform. Online	In all courses, students explore real cases and apply	
asynchronous and synchronous	knowledge on a practical level. Students master problem-	



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sessions should be defined with an exact T&L methodology justified for the need of the program. solving programming skills during the first semester, which they use on several courses' projects in the second semester. At the same time, during the third semester, students are required to combine their knowledge by attempting to solve real-world problems that arise from companies with which the program has secured cooperation. So, the comment indicating that the students are only passively presented with case studies is invalid.

The program is designed to be of undiminished interest to all students regardless of their first degree. For example, even the problem-solving programming course is not shaped only to teach programming, as one can easily confirm by observing its study guide. The course's main objective is to present relevant tools and techniques which are appropriate, sound, and attractive even to students with a solid scientific background in computer science.

Thus, we consider that the program's title perfectly reflects the program's content and corresponds to the expected learning outcomes.

Finally, each study guide describes the course evaluation process and criteria in detail.

The eLearning design is clear and does not only involve the provision of material on Moodle platform. Online asynchronous and synchronous sessions are defined with an exact T&L methodology.

The EEC refers to the proposed courses and the Distance Learning Unit on page 12 of the EEC report:

"The proposed courses have a complete syllabus plus a highly detailed weekly student-centred study guides, which include relevant information: objectives, learning outcomes, material to use, activities to perform, and complementary bibliographic references and recommended study time to carry out the proposed activities. In addition, study guides are very well presented in and engaging way, which motivates students in the learning process. This is considered by the EEC as a best practice.

The Distance Learning unit is considered a best practice, due to its potential structure, resources, and services devoted to enhanced distance learning. The EEC believes that it can be a powerful support for guaranteeing and maintaining the quality of the teaching provided while offering a solid base to faculty members seeking to enhance their distance learning expertise."

1.2 To more clearly and explicitly incorporate the specifics/uniqueness of the "interdisciplinary collaboration" of both HMU and NUP to offer this joint program:
Across Europe, we have

observed a number of successful

examples of collaboration

No action required.

Choose an item.





between different faculties of	
engineering and management.	
Hellenic Mediterranean University	
(HMU) has a relatively mature	
engineering teaching and	
research experience, while	
Neapolis University Pafos, and	
the School of Economics and	
Management Science at HMU	
have a relatively complete	
faculties for finance and	
management. The	
collaboration between the two	
universities is believed to be	
beneficial and can complement	
each other's	
strengths by providing students	
with relatively comprehensive	
resources	

# 2. Student – centred learning, teaching and assessment (ESG 1.3)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
2.1 The program could be reviewed in terms of T&L eLearning approaches to promote confidence, which is of high importance for the market needs in this new area in Fin Tech. The students need to be exposed to Data Science platforms in different operating systems (i.e. Linux) through the available servers and desktops.	During the e-tour of the committee members, the infrastructure of the University was presented, highlighting our high-tech and fully equipped computer labs. Our students have access (either live or remote) to 60 computers running Windows and Linux. At the same time, our students enjoy access to 15 computers with macOS. The teaching of relevant courses is done using the Anaconda distribution. This software is open-source, and its distribution is free for all platforms. Through Anaconda, our students interact with Python and R programming languages. Recent literature shows that these languages are considered the most appropriate for data analytics. Moreover, the programing language Julia and the Keras library are presented to our students during the Disruptive Technologies course, aiming to familiarize our students with machine learning and deep learning latest trends.  Also, students are provided with free subscriptions to Microsoft's services to prepare their reports and assignments.  At the same time, our students have remote access to Linux and Windows servers with an isolated network to work on security-related theses. It should be noted that Neapolis University is one of the three universities in Cyprus that have integrated the SEED Labs (https://seedsecuritylabs.org/adoptions/world/cyprus.html) of Prof. Wenliang Du from Syracuse University into their educational program.	Choose an item.
2.2 Formal external stakeholders' board for the curriculum review should be in place to provide feedback to update the curriculum to the international standards, and inclusion of industry representatives should be mandatory and appropriate minutes to be taken at each meeting. Online Teaching methods are not clearly defined.	As long as the program is accredited, a curriculum review board will be established.	Choose an item.
2.3 The teaching and learning effectiveness is highly linked with the level of expertise of the teaching staff and although seminars on improving didactic	Pedagogical training is compulsory to all new staff.	Choose an item.





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and pedagogical practices in online teaching are available to staff, they are not compulsory. This is a good initiative in the right direction, but it is not sufficient. A minimum form of basic accredited pedagogical training should be compulsory to all new staff before they begin teaching online.  2.4 Overall, assessment methodology should be clear for each course online and how	The assessment methodology is clearly stated for every course and stated in each study guide separately. A	Choose an item.
plagiarism will be avoided.  This should be standard practice for all courses and all forms of homework or examination online.	plagiarism policy is already available in NUP and attached. See <u>annex 1- Plagiarism Policy</u>	
2.5 The description and organization of the courses do not reflect an NFQ 9 lever program as the development of students' competencies and general learning experience varies. However, we advise that the college should take the necessary actions to revise the curriculum (and title of the program if it deems necessary and connect the teaching and learning with hands on data science real-life challenges and experiences in Fin Tech sector.	<ol> <li>NFQ9 does not exist in Cyprus.</li> <li>We are not a college.</li> <li>See our response in point 1.1</li> </ol>	Choose an item.
2.6 With respect to the (technical) specifics of the e-learning delivery, the EEC finds that the nature of the programme is compatible with distance learning delivery and the methodology provided is appropriate for the particular programme of study.	No action required.	
2.7 The university's learning management system supports online teaching, learning and administrative processes. This is a Moodle installation with all the basic online services available. The platform specifically provides synchronous (through Office365/MS Teams) and asynchronous tools to support the interaction needs of students with the lecturers, the other students and with the materials. The platform also provides e-assessment procedures through quizzes with automatic feedback in order to	No action required.	





assess students' knowledge. The		
provision of more complex forms		
of e-assessment to assess		
competences and skills, such as		
critical thinking, is also provided		
though was not shown the		
specific assessment procedures		
during the meetings. Each course		
has a minimum of 6 hours of		
teleconferences, which is		
considered an adequate number		
of hours of synchronous		
communication between teacher		
and students.		
2.8Collaboration among teachers	No action required.	
and students (and among		
students) is conducted through		
the online forums of the subject		
and other forums that can be		
created ad-hoc for facing special		
needs. In addition, collaboration		
among students is promoted by		
collaborative activities based on		
project-based learning, though it		
was not shown the design,		
procedure, and technical support		
for these activities.		
2.9 Formative assessment of the	No action required	
courses is based on submitted		
mid-term assignments and		
reports with provision of		
personalised feedback during the		
course counting to 20% of the		
final grade while summative		
assessment is		
based on a mandatory final exam		
counting to 60% of the final		
grade. Assessment procedure		
during the course is completed		
with a number of online quiz-		
based and other interactive		
activities counting to 20%.		
Optional		
formative (self-assessment)		
activities are included in the		
weekly study guides in order to		
self-assess student knowledge		
and skills of the course.		
2.10 The EEC believes that	Well noted.	
continually evaluating the quality	vven noteu.	
assurance of distance learning by		
non-mandatory external		
accreditation organisations, such		
as EDEN, is a good practice.		
Therefore, the university is urged		
to keep applying for further		
external accreditations (EFQUEL,		
EADTU, etc), to evaluate the		



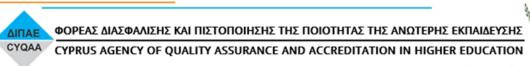


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quality of its distance learning model.		
2.11 From the documentation provided and the information gathered from the meetings, it	See annex 2- Documentation from study guides and syllabi (1).	
was not clear if gamification strategies are used to increase the student levels of motivation and engagement with		
the eassessment process. In addition, more sophisticated forms of feedback based on		
intelligent tutoring systems and conversational pedagogical agents are also encouraged to		
support immediate and automatic feedback to students and self-evaluate their advances.		
2.12 While the EEC emphasises the benefits of any form of interaction and collaboration, the	The synchronous teleconferences are also recorded and provided asynchronous to the students.	
online synchronous teleconferences were perceived as problematic if in the next years		
the program is expanded internationally and attended by many students across different		
time zones. It was not clear how the university would support this type of collaboration from the		
coordination perspective while recommending the constant adaptation of their		
distance learning model to support this situation by increasing the asynchronous		
online interaction and collaboration.		
2.13 Finally, the EEC wants to point out that onsite final exams may not be in line with the learning style of online	Taken into consideration. NUP has already applied online proctoring for final exams.	
students, and formative continuous assessment through the writing assignments and		
project-based collaborative learning during the course could be reinforced instead.		

#### 3. Teaching staff

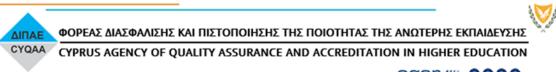
(ESG 1.5)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
3.1 To adopt a transparent workload model process for all staff members with clear admin/teaching/research activities allocation and to be shared at the beginning of each academic year to all academic staff: The School has not informed the EEC of any professional development activities for teaching staff focused on the online Teaching and Learning skills which could prove impactful in the years to follow on the quality of the teaching and learning in the programme and the reputation of the programme. The panel would advise as well in the future rounds of recruitment to review the curriculum needs of the programme and the research strategy of the School in order to identify candidates with potential to progress within your institution.	The EEC did not request such information, which of course, is available. The professional development policy as well as the academic advancement policy is attached. Annex 3 – Nup Continuous Staff Development and Annex 4- Academic staff development Policy.  See also a latest example of professional advancement as part of Erasmus Staff training program. (Example 1- Digital week - Université Côte d'Azur (univ-cotedazur.eu))	Choose an item.
3.2 The college tries to improve the teaching skills of the teaching staff through activities such as optional seminars, for instance: These efforts are appreciated. As pointed out in the previous section, such efforts should be structured in a more formal way and be made compulsory to teachers, in order to ensure that no staff begins teaching online without a	See our response in point 2.3.  Note: We are not a College.	Choose an item.





minimum of pedagogical training.		
3.3 Given the	Please see the EEC comment on the quality of the academic staff in page	Choose
interdisciplinarity of the	4 of the EEC report:	an item
programme it would be	·	annem
beneficial to consider	"The academic staff teaching the courses have the appropriate	
synergies between the	qualification, consistently with the program. Their teaching load is	
academics of ICT and	consistent with the sector.	
Finance from both	2. The programme has invested on staff with potential of career	
institutions. Furthermore,	development and enthusiasm to teach in the	
from the information	programme, while they are also active in research. Also training in a for	
provided so far on	of seminar takes place for the academics, it is recommended for the	
scientific publications of	institution to provide accredited training for eLearning provision to the	
faculty members, it is not	academic staff involved."	
clear how many are	academic stan involved.	
related to big data, data	Con the table in Anney C. Connelation between too shine staff and	
science or financial	See the table in Annex 5- Correlation between teaching staff and	
technology. The connection between	<u>research.</u>	
teaching and research		
shall be clarified, for		
example, the faculty		
members are expected to		
list all the related research		
with respect to the		
underlying lecture be		
provided in the curriculum.		
3.4 For some courses, the	The example is unfortunate. Professor C. Floros who is the coordinator of	Choose
qualifications of the	the said course, has international recognized published work and	an item.
teachers concerned	expertise in high frequency finance and trading,	
should be fully reviewed:	Please see also our response in 3.3	
For example, in high-		
frequency finance and	See below the academics' relevant teaching and research background:	
trading, if teachers do not	1) Research experience with publications in top academic journals	
have either relevant teaching and research		
background or industrial	(European Journal of Finance, International Review of Financial Analysis,	
working experience, they	Annals of Operations Research, Journal of Risk, Research in International	
may not be able to either	Business and Finance, Global Finance Journal, Operational Research etc).	
explain theoretically the	2) Publcation of a text book with title "Modelling and Forecasting High	
microstructure of financial	Frequency Financial Data"	
markets or deduce	(https://link.springer.com/book/10.1057/9781137396495).	
reasonable explanations		
from the practical trading	3) Teaching experience at both UG and PG levels (UG: Computational	
processes.	Finance (Level 4); PG: Contemporary topics in Financial Analysis).	
	Relevant Publications:	
	https://www.tandfonline.com/doi/full/10.1080/1351847X.2020.1809487	
	https://www.sciencedirect.com/science/article/pii/S1057521921000491	
	https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3850088	





https://link.springer.com/article/10.1007/s12351-020-00607-0	
https://link.springer.com/article/10.1007/s10479-019-03199-x	
https://www.sciencedirect.com/science/article/pii/S0275531912000463	
https://www.sciencedirect.com/science/article/pii/S1044028315000307	

# 4. Student admission, progression, recognition and certification (ESG 1.4)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
4.1 According to students' feedback during this evaluation process, the panel could not have a clear picture in terms of the program but only generally on the satisfaction of students from other programs that are face to face:  It was noted that some students had difficulty to communicate in English although the programs are delivered in English and Greek. As a result, the panel recommends for the program review committee to revise the minimum English language requirements.	No action required. Note: the program has not started yet, so the remark "It was noted that some students had difficulty to communicate in English although the programs are delivered in English and Greek" is not applicable.  Nonetheless, to say that students interviewed were from Greek speaking courses.	Choose an item.
4.2 The teaching staff could be supported from the Institution with career development skills in Teaching and Learning.	See our response at point 2.3.	Choose an item.
4.3 The panel also recommends the development of a 5-10 year plan for the programme and the capacity of intake year on year, in order to plan for recruitment activities in EU and abroad and increase the number of applicants and of enrolled students over the next years (including the recommendation to consider a market research and identify other institutions that provide online programs similar to this MSc online).	Recommendation is noted. A feasibility and sustainability plan has already been developed.  See attached Annex 6- Feasibility Study and Annex 7 – Sustainability plan.	Choose an item.
4.4 To attract larger numbers of students, it may be helpful to review the modules taught with content highly relevant with current market needs, and to actively promote and advertise the positive values and high potential of this program to prospective students and relevant stakeholders.	No action required.	Choose an item.
4.5 The plans of the college are coherent (so students' admission, progression and recognition is (or is going to be) well conducted, the limited number of students and potential	<ol> <li>We are not a college.</li> <li>No action required.</li> </ol>	Choose an item.





difficulties in recruiting new students needs to be tackled. To attract larger numbers of students, it may be helpful to review the courses taught (as advised in Section 1) with content highly relevant with the current Fin Tech industry.		
4.6 With respect to the e-learning delivery of the program, the EEC encourages the institution to explore and use more sophisticated forms of learning analytics mechanisms based on AI and specifically Machine Learning to monitor and predict student performance and dropout in order to be able to provide timely corrective measures. This is strongly recommended in case of university's expansion plans through increasing the academic portfolio and/or the number of online students.	Recommendation is noted.  Note: A related process is already applied at Nup.	

## 5. Learning resources and student support

(ESG 1.6)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
5.1 To invest in teaching staff professional development, in order to enable growth for progress: In terms of student support, a potential solution could be a "buddy coder" mentor system in order for students to reach out to students that are doing research in the area or alumni that have secured jobs in the area.	Well noted. A "buddy coder" mentor system, is well received.	Choose an item.
5.2 Especially with online program delivery, attention is needed as studying in isolation it can impact the students' sense of belonging which could bring high rates of dropout.	No action required.	Choose an item.
5.3 The panel also recommends the T&L Committee to include student representation of the program and to monitor the T&L processes, curriculum review and resources for each semester needs taking into account the student and staff feedback year on year with inclusion of an official industry advisory Board and External examiner.	Students are institutionally represented.  See Annex 8 – Prose tool and Annex 9 – Evaluation of Courses and Instructors by the Students Procedure	Choose an item.
5.4 It is recommended to have in place procedures, appropriate training, guidance and support, for teaching personnel, to enable personnel to efficiently support the online educational process. The EEC did not receive any information on the planning for online moderators and communication pedagogical strategy to have an interactive online program.	See our response in 2.3  See Annex 10 - Documentation form study guides and syllabi (2)	Choose an item.
5.5 The students are provided with a departmental email account, and the department need to ensure that communications are enforced through this email, which should be imposed as the official channel of email communication with the students.	Already applied in NUP.	Choose an item.
5.6 The School should consider a rigorous process of data collection	Already applied in NUP.	







in terms of reviewing the pipeline		
and year on year alumni of the		
students through the		
administrative office.		
5.7 While the online courses	Recommendation is noted.	
include a good variety of multi-		
format learning materials (e-		
books, articles, videos, audio,		
etc.) which are good for distance		
learning, the EEC suggests that		
the recorded teleconferences and		
video lectures to be usable and		
accessible for students by making		
them short, include the teacher in		
all the videos to provide non-		
verbal communication, and add		
subtitles for accessibility. In		
addition, the EEC suggest that		
some considerations should be		
taken into account to the provision		
of entire volumes as basic		
materials in order to adapt them		
to online part-time students who		
need to learn effectively and in a		
timely fashion.		
5.8 The EEC further recommends	Already applied in NUP. Well noted.	
the School to deploy external		
visiting staff and guest speakers		
to enrich teaching and connect it		
with the industry.		

# 6 Additional for doctoral programmes (ALL ESG)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
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Click or tap here to enter text.	Click or tap here to enter text.	Choose an item.
Click or tap here to enter text.	Click or tap here to enter text.	Choose an item.

#### 7. Eligibility (Joint programme)

(ALL ESG)

Areas of improvement and recommendations by EEC	Actions Taken by the Institution	For official use Only
The EEC was not provided with any cooperation agreement.	Already in place. Never requested. See <u>Annex 11 - MOU</u>	Choose an item.
The partner universities have not applied for joint internal quality assurance processes. The joint programme is offered jointly, but the EEC has the impression from the online visit that the cooperating universities are not equally involved in the design, delivery, and further development of the programme.	Wrong impression. As stated in both the Official Gazette and the MOU between the two Universities, the program is implemented in accordance with the Cypriot legal framework.  "Επισπεύδων ίδρυμα είναι το Πανεπιστήμιο Νεάπολις Πάφος και το πρόγραμμα υλοποιείται σύμφωνα με τις πρόνοιες της Κυπριακής νομοθεσίας." Article 1 of the MOU.  During the online visit, the two Heads of the collaborating departments from HMU who are also in charge of internal quality procedures in the respective departments were also actively participating.	Choose an item.
There does not exist a joint syllabus and there was no risk assessment for the collaboration. Study counselling and mobility plans are not in place for the third trimester at the Hellenic University to consider the needs of different kinds of students.	The syllabus is one, jointly developed and included in the application. See also the EEC report page 3: "The EEC further commends the institutions for the best-practice study guides with respect to the programme and for the enthusiasm of both faculty/staff and students (although no students are as yet enrolled into the programme) for this Programme."	Choose an item.

#### B. Conclusions and final remarks

Conclusions and final remarks by EEC	Actions Taken by the Institution	For official use Only
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Click or tap here to enter text.	Click or tap here to enter text.	Choose an item.
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C.

#### D. Higher Education Institution academic representatives

Name	Position	Signature
Prof. Pantelis Sklias	Rector	
Click to enter Name	Click to enter Position	
Click to enter Name	Click to enter Position	
Click to enter Name	Click to enter Position	
Click to enter Name	Click to enter Position	
Click to enter Name	Click to enter Position	

Date: 11.07.2022





