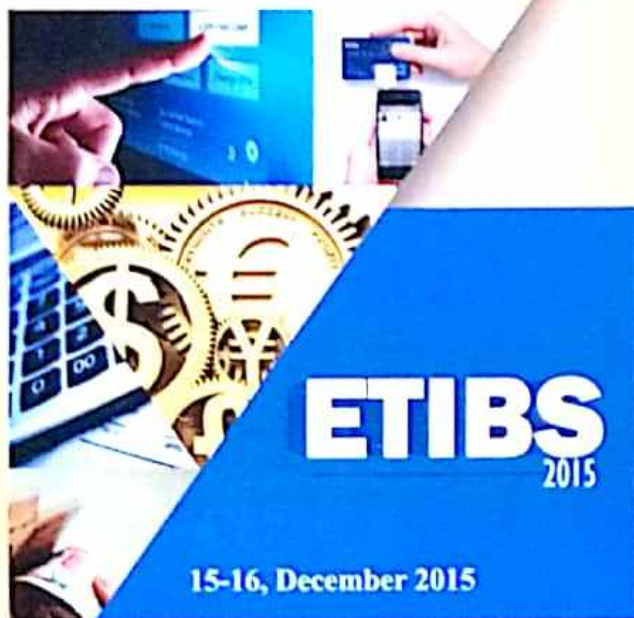




Two Day UGC Sponsored National Seminar  
on

## Emerging Trends in Indian Banking Sector



# Certificate

This is to certify that *Mr./Ms./Dr.* PRIYA P.S  
ASSISTANT PROFESSOR, SACRED HEART COLLEGE, THEVARA  
*has participated / presented a paper titled:*

*in the UGC Sponsored National Seminar on "Emerging Trends in Indian Banking Sector"  
organized by the Post Graduate Department of Commerce, MES College, Marampally, Aluva  
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**Ms. Farzana S. Hussain**  
Coordinator

  
**Dr. R. Vijayakumar**  
PGDC M.G. University  
Kottayam

  
**Ms. Princy Francis**  
Head of the Department  
HEAD OF THE DEPT. OF COMMERCE  
MES COLLEGE MARAMPALLY



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