



CERTIFICATE

This is to certify that

P K Deka

has presented a paper titled "Analysis of growth rate of deposits and advances: A study of Scheduled Commercial banks of Nagaland" in the Two-Day International Conference on *21st Century Innovators: Fostering Entrepreneurial Mindset in Higher Education* organised by Tharananellur Arts & Science College, Irinjalakuda, Thrissur District, Kerala in collaboration with St.Thomas College (Autonomous), Thrissur & DMI St. John the Baptist University, Malawi, Central Africa on 7 & 8 March 2024.



Paul Jose P

Dr. Paul Jose P
Principal, Tharananellur Arts &
Science College, Irinjalakuda.

Martin Kolambrath

Fr Dr. Martin Kolambrath
Principal, St Thomas College
(Autonomous), Thrissur.

N. Vinnaras Nithyanantham

Dr. Vinnaras Nithyanantham
Dean of Education,
DMI St. John the Baptist University,
Malawi, Central Africa.

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