



# CERTIFICATE

This is to certify that

*Chiithuni Chiiphokhomai*

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.



**Dr. Paul Jose P**  
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