



# CERTIFICATE

This is to certify that

*Dr Firoze P S*

First International  
Conference on  
Social Sciences  
(ICSS-1)



has presented a paper titled "Intermediation Efficiency in Private Sector Banks in India" in the Two-Day International Conference on *21st Century Innovators: Fostering Entrepreneurial Mindset in Higher Education* organized 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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