



# CERTIFICATE

This is to certify that

*Ms. Neethu V Bharathan*

has presented a paper titled "Awareness in Health Insurance; Product/Brand Awareness." 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**  
Principal, Tharananellur Arts &  
Science College, Irinjalakuda.

**Fr Dr. Martin Kolambrath**  
Principal, St Thomas College  
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**Dr. Vinnaras Nithyanantham**  
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