



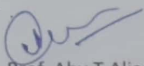
KURIAKOSE GREGORIOS COLLEGE, PAMPADY
RESEARCH AND POST GRADUATE DEPARTMENT OF COMMERCE

EREVINA

National Paper Presentation Competition on
'EMERGING PROGRESSION IN COMMERCE AND MANAGEMENT'

Certificate

This is to certify that *Mr/Ms. Anina B. Kottaram*
Saintgits College of Applied Sciences, Parthamuttom has participated and presented a paper titled
A Study on Role of Technology in Financial Inclusion in the National
Paper Presentation Competition on 'EMERGING PROGRESSION IN COMMERCE AND MANAGEMENT', organised by the
Research and Post Graduate Department of Commerce, Kuriakose Gregorios College, Pampady on 20th February 2020.


Prof. Aby T Alias
Convener




Dr. Mini Joseph
Head of the Department




Dr. Shyla Abraham
Principal



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NATIONAL SEMINAR ON UNLEASH ENTREPRENEURSHIP IN TRADE & COMMERCE

ORGANISED BY
DEPARTMENT OF BUSINESS ADMINISTRATION



Certificate

This is to certify that *Anina B Kotharam*
has participated / presented a paper titled *Study on challenges faced by
new entrepreneurs* in the one-day National Seminar on the topic
'Unleash Entrepreneurship in Trade & Commerce', organised by
the Department of Business Administration, Saintgits College of Applied Sciences
in association with the Department of Student Services, M.G University, Kottayam
on 11th December 2019.



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This Certificate is proudly presented to

ANINA B KOTTARAM

*In recognition of his / her active participation during the
conduct of seminar proceedings titled*

Financial Innovation & Emerging Markets

in Two Day National Seminar on 26th & 27th September 2019



Dr. Punnen Kurian
Principal

Mariamma Kuriakose
H.O.D of Commerce

Allen Varghese Jacob
Faculty Co-ordinator

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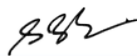
Hormis Nagar, Mookkannoor, Angamaly

CERTIFICATE

*This is to certify that Ms. ANINA B KOTTARAM, PG STUDENT of
..... SAINTGITS COLLEGE OF APPLIED SCIENCES, has presented a paper
..... PATHAMUTTOM
titled CONCUSSION OF COVID 19 ON EDUCATION SECTOR
in the International Conference on 'Post Pandemic Business and Institutional
Implications: An Exploration by Corporates and Academics' organised by FISAT
Business School on July 27th and 28th, 2020.*



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