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April 20th, 2025



Certificate Issued on
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Prof. Dr. J.D. Agarwal

Founder Chairman &
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This is to certify that

Dr. Sayyad Saadiq Ali

(Associate Professor, CMR College of Engineering & Technology,
The Department of MBA, Telangana, INDIA)

has presented the Research Paper titled

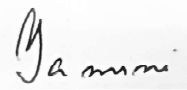
**“The Impact of Interest Rate Policies on Housing Market Dynamics :
Evidence from Emerging Economies”**

co-authored with **Dr. Dowlath Ahammad** (Associate Professor,
CMR College of Engineering & Technology, The Department of MBA,
Telangana, INDIA)

bearing Paper Code **FI - 3123** in **Technical Session 3**
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The ruler is respected in his country, the scholar everywhere

IIF, founded in Delhi in 1987, as a Non-profit (Not-for-Profit) Equal opportunity; Research based educational institution to promote Education, Research, Training and Consultancy in finance, has made distinguished scholarly contributions which have been acclaimed nationally & internationally. IIF has signed MOUs with over 85+ Universities, Associations, Research Institutions, International Agencies and MNCs Worldwide in last 39 years. **IIF is unique and is the only organisation of its kind in India and laid the foundation of Business Finance education in India under the leadership of Prof. Dr. hab. J.D. Agarwal (Founder Chairman & Director).**

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