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IIF

International
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April 20th, 2025



Certificate Issued on
21st April 2025



Prof. Dr. J.D. Agarwal

Founder Chairman &

Distinguished Professor of Finance,

Indian Institute of Finance (IIF), INDIA

Founder Editor-in-Chief, Finance India, INDIA



This is to certify that

Prof. Dr. A. Kotishwar

(Professor and Head of the Department, CMR College of Engineering &
Technology, The Department of MBA, Telangana, INDIA)

has presented the Research Paper titled

**“Impact of Payments Interface on Digitalization Growth in Banks :
A Comprehensive Study”**

co-authored with **Prof. Dr. P. Alekhyia** (Professor,
CMR College of Engineering & Technology, The Department of MBA,
Telangana, INDIA)

bearing Paper Code **FI - 3134** in **Technical Session 2**
at **International Research Conference** hosted by **IIF**.



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IIF-IRCAS April 2025 Conference Program (10 AM to 6:30 PM)

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IIF thanks Research Scholars from 21+ Countries; 48+ Universities; 39+ Cities; 36+ Research Papers; 53+ Authors & Speakers sharing Wealth of Knowledge based on their research works at IIF-IRCAS April 2025. In the past 75+ Countries (Australia, Austria, Bangladesh, Bahrain, Belgium, Bhutan, Brazil, Cambodia, Canada, Chile, China, Ethiopia, Finland, France, Germany, Guinea-Bissau, Greece, Hungary, Hong Kong (PRC), India, Indonesia, Iran, Iraq, Ireland, Israel, Italy, Japan, Jordan, Lesotho, Macau (PRC), Malaysia, Maldives, Monaco, Nepal, Nigeria, Netherland, Norway, Oman, Papua New Guinea, Poland, Portugal, Palestine, Qatar, Romania, Russia, Sweden, Saudi Arabia, Syria Arab Republic, Scotland, Singapore, Slovak Republic, South Africa, South Korea, South Sudan, Sudan, Spain, Sri Lanka, Taiwan (PRC), Thailand, Trinidad & Tobago, Tunisia, Turkey, UAE, Ukraine, UK, USA, Uzbekistan, Vietnam, Zambia, Zimbabwe and others); have had presence of research scholars from over, 175+ Universities, 163+ Cities, 321+ Research Papers; 516+ Authors & Speakers with over 3,851+ Participants on Zoom Platform & 31,167+ views of LIVE telecast on FaceBook FREE of Charge.

स्वदेशे पूज्यते राजा विद्वान् सर्वत्र पूज्यते

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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