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9811971002, 9999321586, sc@iif.edu ; info@iif.edu ; iifrc1987@gmail.com

International Research Conference & Award Summit 2025

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

Ms. Yogita Rani

(Doctoral Ph.D. Research Scholar, Maharishi Markandeshwar (Deemed-to-be-University), Mullana, Ambala, Haryana, INDIA) has presented the Research Paper titled

"A Study of Savings and Investment Pattern among Working Women with Special Reference to North Zone in Haryana: A Literature Review" co-authored with Dr. Jayoti Grover (Assistant Professor, Maharishi Markandeshwar (Deemed-to-be-University),

Mullana, Ambala, Haryana, INDIA)

bearing Paper Code FI-3152 in Technical Session 1 at International Research Conference hosted by IIF.





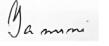
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IIF-IRCAS April 2025 Conference Program (10 AM to 6:30 PM)

https://www.iif.edu/Seminar%20and%20conference/IIF%20Research%20Conference.pdf

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, Jordon, 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, Turkeyi, 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 पुज्यते राजा विद्वान सर्वत्र पुज्यते The ruler is respected in his country, the scholar everywhere

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