

Certificate of Paper Presentation at IIF-IRCAS October 2025



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International Research Conference & Award Summit 2025

October 26th, 2025



Certificate Issued on 31st October 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

Dr. Bhawana Sharma

(Professor, Poornima University,

The Faculty of Management and Commerce, Jaipur, Rajasthan, INDIA)

has presented the Research Paper titled

“District Level Index of Financial Inclusion in Telangana”

co-authored with

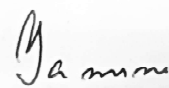
Ms. Turaga Sunita, (Doctoral Ph.D. Research Scholar, Poornima University, The Faculty of Management and Commerce, Jaipur, Rajasthan, INDIA)

bearing Paper Code FI - 3265 in Technical Session 3 at International Research Conference hosted by IIF.



Prof. Dr. Aman Agarwal

Conference Chair Director & Professor of Finance, Indian Institute of Finance (IIF) Executive Editor, FINANCE INDIA



Prof. Yamini Agarwal

Conference Chair Chairperson, IIF Research Council Professor, IIF & IIFCCMS, INDIA Associate Editor, FINANCE INDIA



Prof. Dr. Manju Agarwal

Dean (Academics & Executive Education) Indian Institute of Finance (IIF) & Professor of Economics, IIF Business School (AKTU)

IIF-IRCAS October 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; 53+ Universities; 42+ Cities; 29+ Research Papers; 54+ Authors & Speakers sharing Wealth of Knowledge based on their research works at IIF-IRCAS October 2025. In the past 75+ Countries (Abu Dhabi, Australia, Austria, Bangladesh, Bahrain, Belgium, Bhutan, Brazil, Cambodia, Canada, Chile, China, Ethiopia, Finland, France, Germany, Ghana, Guinea-Bissau, Greece, Hungary, Hong Kong (PRC), Iceland, 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, 211+ Universities, 185+ Cities, 357+ Research Papers; 587+ Authors & Speakers with over 3,923+ Participants on Zoom Platform & 32,108+ views of LIVE telecast on FaceBook FREE of Charge.

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The ruler is respected in his country, the scholar everywhere

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