



भारतीय वित्त संस्थान

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**INDIAN INSTITUTE OF FINANCE**

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**IIF**

International  
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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

**H.E. Prof. Dr. Balmiki Prasad Singh, IAS**

(14th Governor of Sikkim, INDIA;

Secretary Home (1995-97), Government of India, INDIA;

Executive Director and Ambassador (1999-2000), The World Bank, USA;

Honourary Professor, Indian Institute of Finance, INDIA;

Researcher, Thinker, Statesman, Principal Architect of the Bahudha  
Approach and Author of "Bahudha and the post 9/11 World" & "The  
Problem of Change : A Study of North East India"

delivered the Patron Address in the Valedictory Session based  
on the Long Experience & Research on

**"Bahudha Approach to Life, Peace and Prosperity"**  
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

*Yamini*

**Prof. Yamini Agarwal**

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

*Manj*

**Prof. Dr. Manju Agarwal**

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

**IIF-IRCAS April 2025 Conference Program ( 10 AM to 7:30 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, 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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