Certificate for Presentation





ALL INDIA COMMERCE CONFERENCE OF INDIAN COMMERCE ASSOCIATION

Smt. P. D. Hinduja Trust's

K. P. B. Hinduja College of Commerce

Re-accredited by NAAC with 'A' Grade & Awarded 'Best College of University of Mumbai' (2010 - 20 This is to certify that Prof. 1 Dr. 1 Mr. 1 Ms. Sajiful Islam

Vidyasagar University

Opportunities and challenges

a Research Paper titled Health infrastructure in Rural India:

Prof. Malabika Deo President

Dr. Balwinder Singh

at the 65th All India Commerce Conference held from November 9 - 11, 2012

Prin. Dr. T. A. Shiware Conference Secretary

Harriware

Tech. Session/Semina Chairman