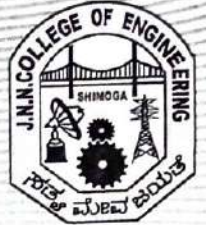




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Department of Management Studies



Certificate

This is to certify that Mr. Niranjan H. O.
P.F.S. Institute of Technology & Management has
 participated in the "International Conference on Banking, Financial Services & Insurance" held on
 17th and 18th January 2020 at the Department of Management Studies, JNN College of Engineering,
 Shivamogga and presented a paper titled:

A Study on Customer Awareness on
 Green Banking Initiatives ; with special
 reference to SBI , Shivmoga city.

Dr. Srikant G. Sugur
 Organising Secretary

Dr. C. Srikant
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