



## National Seminar

on

Contemporary Issues in Accounting and Finance

Organised by

Department of Commerce, University of Kalyani, India



## Certificate of Participation

Certified that Prof./Dr./Mr./Mrs./Ms. ....

*Hirak Roy*

of.....  
..... participated in the National Seminar on Contemporary Issues in  
Accounting and Finance held on March 27 & 28, 2014 in the University of Kalyani and (i) presented a paper  
entitled *Credit Card and Standard of Living: A Paradox*

..... (ii) acted as Chairman/Co-Chairman/Invited Speaker in the Plenary/ Technical  
Session .....

Kalyani, West Bengal  
March 28, 2014

Dean  
Faculty of Arts & Commerce  
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