



# CERTIFICATE

## OF APPRECIATION

EuroMid Academy of Business and Technology

Certifies that:

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Presented Paper Titled:

Inflation-Adjusted Return Comparison of Sovereign Gold  
Bonds with Alternative Investment Avenues: A Decadal  
Analysis (2015–2024)

The International Conference on Business and Technology  
(ICBTCardiff' 2025)

July 23-24, 2025

Hosted by Cardiff Business School -  
Cardiff, United Kingdom

27/07/2025

A handwritten signature in black ink, appearing to read "Anitha BM Dsilva", is positioned above a horizontal line.

Date

EuroMid Chairmen

