



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**ANNA ABRAHAM PACHAYIL**

In recognition of the publication of the paper entitled

**The Depth of Fiscal Stress in Kerala: A Structural Analysis**

Published in Volume 11 Issue 5, May-2026

*Co-Authors - Dr.Manu J Vettickan, Dr.Pradeep  
Kumar B*

**Paper ID - IJRTI2605182**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Dr.Manu J Vettickan**

In recognition of the publication of the paper entitled

**The Depth of Fiscal Stress in Kerala: A Structural Analysis**

Published in Volume 11 Issue 5, May-2026

*Co-Authors - ANNA ABRAHAM  
PACHAYIL, Dr.Pradeep Kumar B*

**Paper ID - IJRTI2605182**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**



**International Journal for Research Trends and Innovation**

**IJRTI | IJRTI.ORG | ISSN: 2456-3315**

*An International Open Access, Peer-reviewed, Refereed Journal*

## **Certificate of Publication**

The Board of  
International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

**Dr. Pradeep Kumar B**

In recognition of the publication of the paper entitled

**The Depth of Fiscal Stress in Kerala: A Structural Analysis**

Published in Volume 11 Issue 5, May-2026

*Co-Authors - ANNA ABRAHAM  
PACHAYIL, Dr. Manu J Vettickan*

**Paper ID - IJRTI2605182**



**Editor-In Chief**

**INTERNATIONAL JOURNAL FOR RESEARCH TRENDS AND INNOVATION | IJRTI**

*An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal*

**Website: [www.ijrti.org](http://www.ijrti.org) | Email: [editor@ijrti.org](mailto:editor@ijrti.org) | ESTD: 2016**

**Manage By: IJPUBLICATION Website: [www.ijrti.org](http://www.ijrti.org) | Email ID: [editor@ijrti.org](mailto:editor@ijrti.org)**