



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

UGC ID - 44854

Impact Factor\* : 3.1145

Ref: CASIRJ/2017/A1010601

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

**UNNI. P. V**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**A STUDY ON FINANCIAL INCLUSION AND FINANCIAL LITERACY OF IMMIGRANT LABOURERS  
IN IDUKKI DISTRICT KERALA**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 8 , Issue – 1 Jan , 2017



Editor in Chief

