



INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor* : 2.9301

Ref: CASIRJ/2014/A101258

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

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

SHIVANI GARG

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

TRENDS IN INDIAN SERVICE SECTOR: CASE STUDY OF INSURANCE INDUSTRY

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 5 , Issue – 2 Feb , 2014



Editor in Chief





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