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THIS CERTIFIES THAT

**CHIRANJEEVI V.B.**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**ROLE OF PRADHAN MANTRI JAN DHAN YOJANA IN FINANCIAL INCLUSION – A STUDY**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 13 , Issue – 10 Oct , 2022



Editor in Chief





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