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Certificate

I hereby certify that the present dissertation entitled “AN OVERVIEW OF PRADHAN MANTRI JAN-DHAN YOJNA IN FINANCIAL INCLUSION OF INDIA” incorporates the result of the independent research work of Mr. Krishna Dey, M.Phil. Research Scholar, Department of Economics, Gauhati University carried out under my supervision. This work or any part thereof has not been submitted to any other degree of any University and nor had been published anywhere.

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Date: 19/02/2020

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