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This is to certify that the research article titled: "**A STUDY ON THE PRADHAN MANTRI JAN-DHAN YOJANA (PMJDY) AS A FINANCIAL INCLUSION STRATEGY IN INDIA**"

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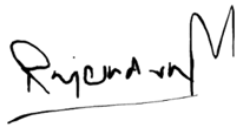
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