

Saarj Journal on Banking & Insurance Research (SJBIR)

(Double Blind Refereed & Peer Reviewed International Journal)

This certificate presented to:

Ms. Preeti Gupta, Dr. Nancy Gulati



for publication of research article:

AN ANALYSIS OF EFFICIENCY OF FINANCIAL INCLUSION THROUGH PRADHAN MANTRI JAN DHAN YOJANA IN INDIAN BANKING SECTOR

Vol 11, Issue 4, July 2022



: 10.5958/2319-1422.2022.00009.1

























DR. PRITI PANDEY
PUBLISHING EDITOR