

CERTIFICATE

This is to certify that the Dissertation entitled “Financial Inclusion and Its Determinants in India” submitted to Department of Economics, Central University of Haryana in partial fulfilment of the requirements for the award of the Degree of Master of Philosophy in Economics is a record of original work done by Poonam during the period of her study (2011-12), Under my supervision and guidance. It has not been submitted in part or full for any other award of any Degree / Diploma of this university or any other institution. I deem the present research work fit for being evaluated for the award of Degree of Master of Philosophy in Economics.

Place: Narnaul

Date:

(Dr. D. C. Vashist)

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