

ISSN : 2278-5655

*Multidisciplinary Scholarly Research Association, India  
Aarhat Journals and Aarhat Publications*



*AMIERJ*



**AARHAT MULTIDISCIPLINARY INTERNATIONAL EDUCATION RESEARCH JOURNAL**  
*Peer Reviewed Referred Journal*

## **CERTIFICATE OF PUBLICATION**

*This is to certify that, Mr./Ms./Mrs./Dr.*

**Rakhi Rani and Rashi**

*has contributed a paper as author/co-author to Aarhat Multidisciplinary International Education Research Journal (AMIERJ),*

*ISSN-2278-5655, **Volume-III, Issues-III, June-July 2014, SJIF Impact Factor: 0.948***

*under the Title*

**FINANCIAL INCLUSION IN INDIA: A CONCEPTUAL ANALYSIS**

*The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.*

**PRAMILA THOKALE**

*( Managing Editor )*