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This is to certify that the dissertation entitled “COMPREHENSIVE UTILISATION OF INSURANCE POLICIES: A STUDY OF THE HOUSEHOLDS IN ANCHAL GRAMA PANCHAYAT” is an authentic work carried out by Joshni S., Thaslima R. S., Arya C P, Jayakrishna J, Sujil Babu under my supervision.



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This is to certify that the dissertation entitled "A COMPARATIVE STUDY OF DIGITAL FINANCIAL LITERACY IN BANKING AMONG RURAL AND URBAN HOUSEHOLDS IN THIRUVANANTHAPURAM" is an authentic work carried out by ANANDHU SUNIL, AJMAL N., ASWATHY P.U., KATHUKRISHNA M. and ALPHONS LAL under my guidance and supervision.



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This is to certify that the dissertation entitled "A STUDY ON THE INFLUENCE OF TAX POLICIES ON INCOME, SAVINGS BEHAVIOR, AND FINANCIAL STABILITY OF MIDDLE-CLASS FAMILIES IN KERALA" is an authentic work carried out by Jebin James, Orma S., Jijimol Saji, Akash Ajayan, Arjun S., and Akshara S. Binu under my supervision, and that no part of it has been submitted for the award of any other Degree or Diploma.

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