



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

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THIS CERTIFIES THAT  
**DR. MANISHA SINHA**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**AN EMPIRICAL STUDY ON ASSESSING FINANCIAL LITERACY LEVEL AMONG WOMEN IN  
DELHI NCR**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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Editor in Chief





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