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THIS CERTIFIES THAT

SHRIKRISHNA L. GUPTA

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

AN ANALYSIS ON THE GROWTH OF LIFE INSURANCE CORPORATION AND SELECTED PRIVATE LIFE INSURANCE COMPANIES IN POST COVID ERA

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

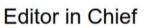
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DR. UTTAMCHAND T. KAMBLE

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