



**Humanities and  
Social Science Studies**

ISSN : 2319-829X

## **CERTIFICATE OF PUBLICATION**

This is to certify that the article entitled

**A STUDY ON FINANCIAL INCLUSION IN INDIA: A REVIEW ON INITIATIVES AND IMPACT**

Authored By

**Dr. N. Kishore Babu**

Professor, Department of Commerce and Management Sciences, Andhra University, Visakhapatnam

UGC  
University Grants Commission

Published in

Humanities and Social Science Studies journal

: ISSN 2319-829X with IF=7.28

Vol. 14, Issue 01, No.3, January - June : 2025

UGC Care Approved, Group I,

Peer Reviewed, Bilingual, Biannual, Multi-disciplinary Referred Journal

