

Deen Dayal Upadhyaya Gorakhpur University
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CERTIFICATE

This is to certify that Mr. **SANTOSH KUMAR**

Registration No.....Research

Scholar of Deen Dayal Upadhyaya Gorakhpur University,

Gorakhpur pursued and successfully completed the

Research Methodology and Computer Application course

as per Requirement of the Ph.D. ordinances and UGC

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CERTIFICATE

This is to certify that the thesis titled "भारतीय जीवन बीमा निगम की विभिन्न बीमा उत्पादों की प्रभावशीलता का एक आलोचनात्मक अध्ययन" Submitted for the award of the degree of Doctor of Philosophy to the Deen Dayal Upadhyaya Gorakhpur University, Gorakhpur in the Faculty of *Commerce* is a piece of original research carried out by Mr./Ms. *Santosh Kumar* under my guidance and supervision. It is further certified that :

- The thesis embodies the work of the Ph.D. Scholar himself/herself.
- The thesis fulfils the requirements of the ordinances governing award of Ph.D. degree of the Deen Dayal Upadhyaya Gorakhpur University as per UGC Regulations-2009.

The work presented in the thesis has been done after registration in this university.

Dated.....

Place.....

(GOPINATH)

Supervisor