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The Board of  
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**Swarup Saha**

In recognition of the publication of the paper entitled  
**INTROSPECTION OF INSURANCE SECTOR IN THE SPHERE OF DENSITY  
AND PENETRATION: EMPIRICAL EVIDENCE FROM INDIA ON LIFE  
INSURANCE AND NON LIFE INSURANCE**

Published In IJCRT ( www.ijert.org ) & 7.97 Impact Factor by Google Scholar

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