



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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The Board of  
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In recognition of the publication of the paper entitled  
**FINANCIAL INCLUSION - A COMPARATIVE STUDY OF HDFC & ICICI BANKS.**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

Volume 10 Issue 4 April 2022 , Date of Publication: 04-April-2022

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2204055

Registration ID : 217731

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