



# 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  
**AN ANALYSIS ON FACTORS INFLUENCING THE INVESTORS' TO PREFER  
POST OFFICE  
SAVINGS SCHEMES**

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Volume 11 Issue 4 April 2023 , Date of Publication: 24-April-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2304824

Registration ID : 235200

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