



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

*An International Open Access, Peer-reviewed, Refereed Journal*

The Board of  
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Is hereby awarding this certificate to

**Manjunath BN**

In recognition of the publication of the paper entitled  
**An Evaluation of housing loan insurance claims in karnataka**

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

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UGC Approved Journal No: 49023 (18)

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