

DECLARATION

I hereby declare that the Research work presented in project report entitled "OVERVIEW OF FINANCIAL INCLUSION AND DIGITAL FINANCIAL SERVICES" is original and has been carried out by me under the supervision of Mrs Subhashree Khilar, faculty member, Department of commerce, Fakir Mohan University, Balasore. The work is original and has not been submitted for any Degree/Diploma of this or any other University.

Nigamananda Panda
Signature of the Candidate

Place: Balasore

Date: 05/05/2024

Roll No. 1060/EM 22029

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Signature of the Coordinator
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GUIDE CERTIFICATE

This is to certify that the project report entitled "OVERVIEW OF FINANCIAL INCLUSION AND DIGITAL FINANCIAL SERVICES" is being submitted by Mr Nigamananda Panda in partial fulfillment of the requirement for the award of Master in Commerce to Fakir Mohan University, Balasore is a record of bonafied work carried out by him under my supervision and guidance.

The results embodied in this thesis have not been submitted to any other University or institute for the award of any degree or diploma.

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15/05/24

Signature of the Guide

(With place, date and seal)