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This is to certify that paper titled **“CONSUMER PERCEPTION REGARDING LIFE INSURANCE POLICIES: A FACTOR ANALYTICAL APPROACH”** submitted by Sandeep Chaudhary and Jasneet kaur has been published in Volume. I Issue III, July 2016 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

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A handwritten signature in blue ink that reads 'Naresh Kumar' with a horizontal line underneath the name.

Dr. Naresh Kumar

Editor-in-Chief