

## International Journal for Research Trends and Innovation

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## Certificate of Publication

The Board of

International Journal for Research Trends and Innovation

Is hereby awarding this certificate to

#### Shaikh Rifatbanu Abdul Kadar

In recognition of the publication of the paper entitled

A Study on Change in Life Style of BPL and APL Category of Informal Saving

Group Members in Surat City

Published in Volume 10 Issue 8, August-2025

Co-Authors - Dr. Ravi Patel

**Paper ID - IJRTI2508099** 



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