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This certifies that the research paper entitled **“Enhancing Financial Literacy in Andhra Pradesh: Exploring Its Role in Personal Savings, Investments and Economic Empowerment”** authored by **“P. Varalakshmi”** was reviewed by experts in this research area and accepted by the board of “Quest Journals Publication” which has published in **“Quest Journal of Education, Arts, Law and Multidisciplinary”**, ISSN (Online): 2347 - 2895, Volume-13, Issue-2, Page No.: 01-05, [Mar. – Apr 2023].

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