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THIS CERTIFIES THAT

DR. SMITA DRON

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

A STUDY ON THE MOTIVATIONAL FACTOR AND ITS AFFECT ON THE PRODUCTIVITY OF SALES FORCE WITH SPECIAL REFERENCE TO INSURANCE SECTORS.

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN Vol – 13, Issue – 2 Feb , 2022



Editor in Chief



















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