**CERTIFICATE OF ACHIEVEMENT** 



Ministry of Housing and Urban Affairs Government of India



Deendayal Antyodaya Yojana National Urban Livelihoods Mission





Sanjay Kumar

Private sector organization

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## "TUTORIAL 1: Ek Aur Ek Gyaarah (Formation of a SHG)"

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Sanjay Kumar Joint Secretary (DAY-NULM) Ministry of Housing and Urban Affairs