

# CERTIFICATE OF ACHIEVEMENT



Ministry of Housing  
and Urban Affairs  
Government of India

**DAY-NULM**

Deendayal Antyodaya Yojana  
National Urban Livelihoods Mission



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Technical Expert

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**"TUTORIAL 3: Ujaalaa (Bank Linkage)"**

under the U-LEARN portal of DAY-NULM, MoHUA

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