

**EFFICACY OF THE INTEGRATED FINANCIAL
ADVISOR SYSTEM : AN ANALYTICAL STUDY
IN THE CENTRAL GOVERNMENT**

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2009-2010**

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**A dissertation submitted to the Panjab University,
Chandigarh for the degree of Master of Philosophy
in Social Sciences, in partial fulfillment of the
requirement for the 35th Advanced Professional
Programme in Public Administration (2009-10) of
the Indian Institute of Public Administration, New
Delhi**



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