



YEAR: 2024



# CERTIFICATE OF PUBLICATION

## AD EDUXIAN JOURNAL

A QUARTERLY MULTIDISCIPLINARY BLIND PEER REVIEWED  
& REFEREED ONLINE INTERNATIONAL JOURNAL



ISSN: 3048-7951

Google Scholar

This is to certify that the research paper entitled “Financial Literacy, Financial Behavior, and Life Insurance Investment Decisions: Evidence from Individual Investors”, authored by “Gaurav Kumar Bisen”, has been successfully published in ADEJ, Volume – 3, Issue – 1 (January–March 2026).

The paper has been assigned the DOI link: <https://doi.org/10.5281/zenodo.19145881>

The manuscript is plagiarism-free and has undergone a rigorous double-blind peer review process, ensuring standards of originality, quality, and academic integrity as evaluated by the Review Committee of ADEJ.

Editor-in-Chief  
AD EDUXIAN JOURNAL  
(ISSN: 3048-7951)  
Varanasi, Uttar Pradesh, India

[www.educarepublication.com](http://www.educarepublication.com)

[adeduxian@gmail.com](mailto:adeduxian@gmail.com)

[copyright@adeduxianpublication](mailto:copyright@adeduxianpublication)

Mrs. JYOTISHA PANDEY  
Managing Director  
AD EDUXIAN PUBLICATION  
Varanasi, Uttar Pradesh, India



YEAR: 2024



# CERTIFICATE OF PUBLICATION

## AD EDUXIAN JOURNAL

A QUARTERLY MULTIDISCIPLINARY BLIND PEER REVIEWED  
& REFEREED ONLINE INTERNATIONAL JOURNAL



ISSN: 3048-7951

Google Scholar

This is to certify that the research paper entitled “Financial Literacy, Financial Behavior, and Life Insurance Investment Decisions: Evidence from Individual Investors”, authored by “Prof. (Dr.) Arun Kumar Singh”, has been successfully published in ADEJ, Volume – 3, Issue – 1 (January–March 2026).

The paper has been assigned the DOI link: <https://doi.org/10.5281/zenodo.19145881>

The manuscript is plagiarism-free and has undergone a rigorous double-blind peer review process, ensuring standards of originality, quality, and academic integrity as evaluated by the Review Committee of ADEJ.

Editor-in-Chief  
AD EDUXIAN JOURNAL  
(ISSN: 3048-7951)  
Varanasi, Uttar Pradesh, India

[www.educarepublication.com](http://www.educarepublication.com)

[adeduxian@gmail.com](mailto:adeduxian@gmail.com)

[copyright@adeduxianpublication](mailto:copyright@adeduxianpublication)

Mrs. JYOTISHA PANDEY  
Managing Director  
AD EDUXIAN PUBLICATION  
Varanasi, Uttar Pradesh, India