



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

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THIS CERTIFIES THAT

**DR. ANITHA H S**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**AN EMPIRICAL STUDY ON FINANCIAL PERFORMANCE OF STCBS, DCCBS, SCARDBS, AND PCARDBS.**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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Editor in Chief





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