



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

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THIS CERTIFIES THAT  
**SUBHASH CHANDRA**  
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON  
**STUDY OF INVESTORS' BEHAVIOR TOWARDS VARIOUS INVESTMENT AVENUES IN THE  
STATE OF UTTARAKHAND**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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Editor in Chief





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THIS CERTIFIES THAT

**DR. KUMAR VIMAL LAKHATAKIYA**

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