

## INTERNATIONAL RESEARCH JOURNAL OF COMMERCE. ARTS AND SCIENCE

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THIS CERTIFIES THAT

DR. V. RICHARD PAUL

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

IMPACT OF ASSET QUALITY ON FINANCIAL PERFORMANCE OF BANKS IN INDIA: A COMPARATIVE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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**Editor in Chief** 















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PRAKASH.N

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