



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

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THIS CERTIFIES THAT

**VIKAS ANAND**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**ADOPTERS AND NON-ADOPTERS OF INTERNET STOCK TRADING IN PUNJAB**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

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Editor in Chief





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