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## **CERTIFICATE**

THIS IS TO CERTIFY THAT

*Mr./Mrs./Ms. Nidhi Varshney*

*contributed with the publication entitled*

**A STUDY ON THE COMPARISON OF FINANCIAL PERFORMANCE OF PUBLIC SECTOR BANKS  
WITH SPECIAL REFERENCE TO STATE BANK OF INDIA**

*in Voice of Research, Volume 5, Issue 3*

*published on 24th December, 2016*

**Dr. Avdhesh Jha**

Chief-Editor



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