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This is to certify that your Research Paper/Article titled

**“A Comparative Study on Performance and Working Capital
Management of ICICI and HDFC Banks”**

has been published after reviewed and editorial process in our online issue of IJRMP (ISSN:
2320-0901) International Refereed, Reviewed and Indexed Research e-Journal. Vol. 2, Issue:
5 for the Month of May Year: 2013.

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Place: Mehsana (Gujarat)

Date of Issue: 30/05/2013



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