



BANARSIDAS CHANDIWALA INSTITUTE OF PROFESSIONAL STUDIES
SECTOR-11, DWARKA, NEW DELHI -110075

Affiliated to Guru Gobind Singh Indraprastha University, Delhi
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PAPER PRESENTATION CERTIFICATE

This certificate is awarded to Dr/Ms./Mr.

Ms. Sonia Kaushik

of

Bharati College, Delhi University

for presenting the research paper titled **"EMERGENCE OF STRATEGIC GROUPS IN INDIAN BANKING INDUSTRY"**

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