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To,  
Ravindra Sangvai MSc MBA CAIIB

**Subject:** Publication of paper at International Journal of Creative Research Thoughts.

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With Greetings we are informing you that your paper has been successfully published in the International Journal of Creative Research Thoughts - IJCRT (ISSN: 2320-2882). Thank you very much for your patience and cooperation during the submission of paper to final publication Process. It gives me immense pleasure to send the certificate of publication in our Journal. Following are the details regarding the published paper.

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