



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

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In recognition of the publication of the paper entitled  
**A STUDY ON RISK AND RETURN ANALYSIS OF INDIAN BANKING SECTOR**

Published In IJCRT ( [www.ijert.org](http://www.ijert.org) ) & 7.97 Impact Factor by Google Scholar

Volume 9 Issue 5 May 2021 , Date of Publication: 02-May-2021

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2105263

Registration ID : 205714

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



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