



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

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The Board of  
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In recognition of the publication of the paper entitled  
**A STUDY ON THE PERFORMANCE OF DEPOSITS AND LOANS AND ITS  
EFFECTS ON THE PROFITABILITY WITH REFERENCE TO THE  
PONDICHERRY CO-OPERATIVE URBAN BANK**

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

Volume 11 Issue 2 February 2023 , Date of Publication: 24-February-2023

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2302486

Registration ID : 231515

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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