

CERTIFICATE

of achievement

THIS CERTIFICATE IS PROUDLY PRESENTED FOR HONORABLE ACHIEVEMENT TO

Rayimova Sadoqatxon Azizbek qizi

We are congratulating you for the successfully published your research submission titled "UNRAVELING THE IMPACT: A CONCEPTUAL FRAMEWORK FOR THE EFFECT OF FRAUD RISK MANAGEMENT, RISK CULTURE, AND PERFORMANCE IN THE BANKING SECTOR" in Journal

"Ethiopian International Journal of Multidisciplinary Research"
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**THEME: PUBLISHED LITERATURE ON THE PERIOD OF TIMURIDS IN
FOREIGN HISTORIOGRAPHY**

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DATA



Dr Mahendra

JOURNAL HEAD

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