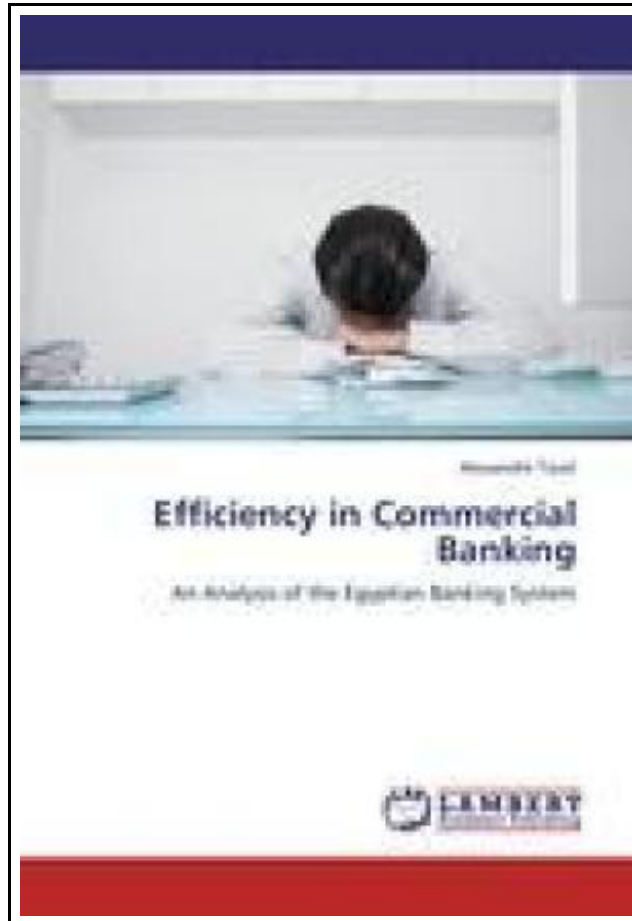


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(Prof. Stanley Hermiston)

EFFICIENCY IN COMMERCIAL BANKING



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