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This is to certify that R. Subathra, A. Kachi Mohideen have published a research paper entitled 'Portfolios Constructed with Cut-Off Points Based on Heteroscadastic Betas and OLS Betas' in the International Journal of Scientific Research in Science and Technology (IJSRST), Volume 3, Issue 3, March-April-2017.

This Paper can be downloaded from the following IJSRST website link

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This is to certify that **A. Kachi Mohideen** has published a research paper entitled *'Portfolios Constructed with Cut-Off Points Based on Heteroscadastic Betas and OLS Betas'* in the International Journal of Scientific Research in Science and Technology (IJSRST), Volume 3, Issue 3, March-April-2017.

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