



ISSN 2321 – 8916

[www.theijbm.com](http://www.theijbm.com)

**The Board Of**  
**The International Journal of Business & Management**

Is hereby awarding this certificate to  
B. Raja Mannar & Dr. B. Ramachandra Reddy

In recognition of the publication of the paper entitled  
HDFC And ICICI Prudential Balanced Mutual Funds: Evaluation And Comparison  
Published in 'The IJBM' Journal Volume 1, Issue IV, October, 2013

Editor In Chief

A rectangular box containing a handwritten signature in black ink, which appears to be "B. K. Ghosh".

B. K. Ghosh