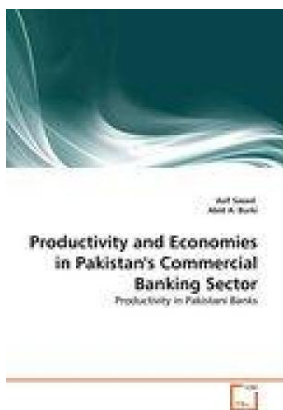


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PRODUCTIVITY AND ECONOMIES IN PAKISTAN'S COMMERCIAL BANKING SECTOR



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