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This certifies that the research paper entitled "**Effect of Risk Identification on Quality of Loan in Deposit Taking Savings and Credit Cooperative Societies in Nairobi County**" authored by "**Gacheru Michael Mutugi**" was reviewed by experts in this research area and accepted by the board of "Quest Journals Publication" which has published in "**Quest Journal of Research in Business and Management**", ISSN (Online): 2347-3002, Volume-12, Issue-7, Page No.: 27-30, [2024].

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