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This certifies that the research paper entitled **“Effect of a Company's Credit Rating Downgrade on Changes in Leverage, Debt Issuance and Equity Capital Raising”** authored by **“Jinhwa Song”** 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-10, Issue-8, Page No.: 158-164, August-2022.

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