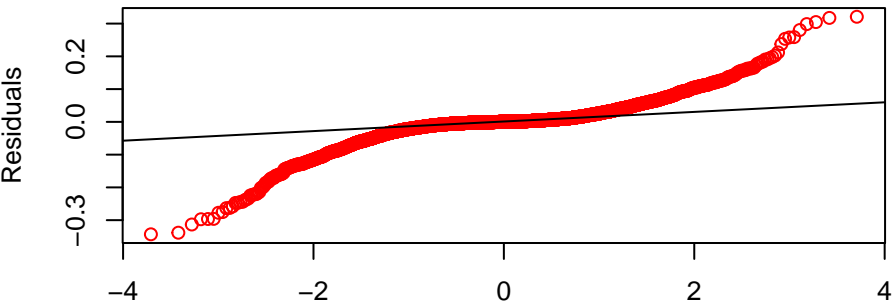
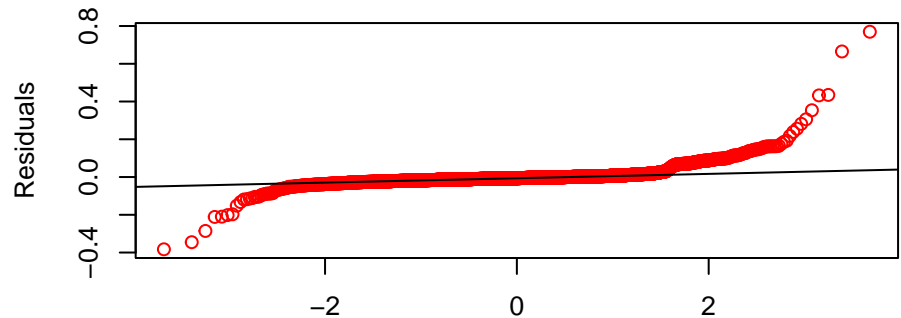


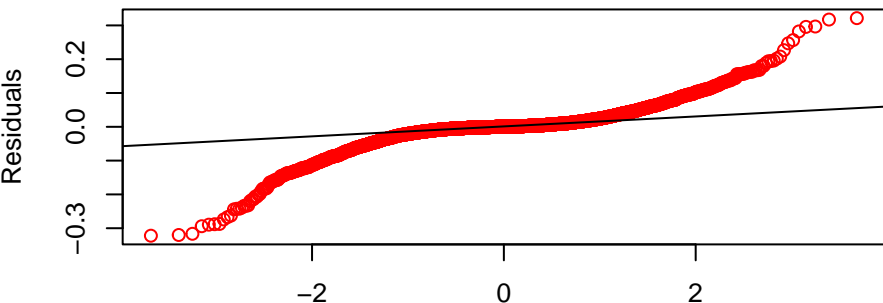
Socio-Financial Efficiency: FE



Socio-Financial Efficiency: RE



Socio_Financial Efficiency- Winsorised: FE



Socio_Financial Efficiency-Winsorized: RE

