



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | IJRAR.ORG

An International Open Access, Peer-reviewed, Refereed Journal

E-ISSN: 2348-1269, P-ISSN: 2349-5138

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
Is hereby awarding this certificate to

Anita

In recognition of the publication of the paper entitled

A STUDY OF NON-PERFORMING ASSETS IN INDIAN BANKING SECTOR

Published In IJRAR (www.ijrar.org) UGC Approved - Journal No : 43602 & 7.17 Impact Factor

Volume 5 Issue 4 Oct- Dec 2018, Date of Publication: 14-July-2025

PAPER ID : IJRAR.COM001

Registration ID : 317618



R.B. Joshi

EDITOR IN CHIEF

UGC and ISSN Approved - Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.17 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijrar.org | Email: editor@ijrar.org | ESTD: 2014

Manage By: IJPUBLICATION Website: www.ijrar.org | Email ID: editor@ijrar.org



INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS (IJRAR) | IJRAR.ORG

An International Open Access, Peer-reviewed, Refereed Journal

E-ISSN: 2348-1269, P-ISSN: 2349-5138

The Board of
International Journal of Research and Analytical Reviews (IJRAR)
Is hereby awarding this certificate to

Dr. Shakti Singh

In recognition of the publication of the paper entitled

A STUDY OF NON-PERFORMING ASSETS IN INDIAN BANKING SECTOR

Published In IJRAR (www.ijrar.org) UGC Approved (Journal No : 43602) & 7.17 Impact Factor

Volume 5 Issue 4 Oct- Dec 2018, Date of Publication: 14-July-2025

PAPER ID : IJRAR.COM001

Registration ID : 317618



R.B. Joshi

EDITOR IN CHIEF

UGC and ISSN Approved - Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.17 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal

INTERNATIONAL JOURNAL OF RESEARCH AND ANALYTICAL REVIEWS | IJRAR

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijrar.org | Email: editor@ijrar.org | ESTD: 2014

Manage By: IJPUBLICATION Website: www.ijrar.org | Email ID: editor@ijrar.org