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THIS CERTIFIES THAT
DR AJAZ AHMAD BHAT
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
**A CRITICAL REVIEW AND ANALYSIS OF NON-PERFORMING ASSETS AT THE BANKING
SCENARIO OF KASHMIR**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 15 , Issue – 3 Mar , 2024



Editor in Chief





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