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## *Certificate of Publication*

This is to certify that paper titled “**NPAs in Commercial Banks in India**” co-authored by Sanjay Kaushik has been published in Volume 6 Issue VII, November, 2021 of online multidisciplinary International Journal of Information Movement (monthly) which is published by N.K. Publishing.

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A handwritten signature in black ink that reads 'Naresh Kumar'. The signature is written in a cursive style and is positioned above the printed name of the Editor-in-Chief.

**Dr. Naresh Kumar**  
**Editor-in-Chief**