



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Vijayalakshmi.G

For Publication of Paper Titled

**A STUDY ON NON- PERFORMING ASSETS (NPA) CRISIS
AND ITS IMPACT ON CREDIT GROWTH IN INDIA**

For National Research Journal Titled

“Academe Journal of Education & Psychology ”

Peer Reviewed Refereed Research Journal

Volume-16, Issue No: 1, Year: 2026 (March)

ISSN: 2349-4883 Impact Factor: 6.50



Publisher



Website:

www.npajournals.org