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This is to certify that the research article titled: "**ASSESSING THE RISK: A CASE STUDY OF NON-PERFORMING ASSETS (NPAS) AT SBI BANK**"

Authored by **Dr. Sanjay P. Parab**

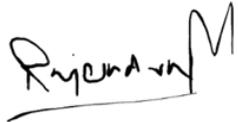
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