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This is to certify that the research article titled: **"A STUDY ON CREDIT RISK MANAGEMENT IN PUNJAB NATIONAL BANK"**

Authored by: **Dr. Hariom Agrawal, Kuldip Singh and Dr. Shekhar Kumar Mishra**

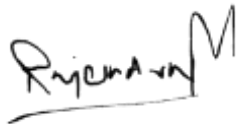
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