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### Certificate

This is to certify that the work contained in the dissertation entitled "NON PERFORMING ASSETS IN PUBLIC SECTOR " submitted by Mr "AYUSH SHUKLA" for the award of the degree of M.A in Economics of Guru Ghasidas Vishwavidyalaya is completed under my guidance in the session 2021-22 .

The dissertation fulfills the requirements of the degree. The contents embodied in the dissertation have not been submitted for the award of any other degree or diploma in this or any University.

Place - Bilaspur (C.G.)  
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Signature of Supervisor  
Designation - Asst. Prof.