



प्रमाणित किया जाता है कि अक्षय कुमार मिश्र को, जिन्होंने दिसम्बर 2015 ई. में डॉक्टर ऑफ फिलॉसफी (कॉमर्स) परीक्षा में उत्तीर्णता प्राप्त की, आज यह उपाधि प्रदान की गयी।



RANCHI UNIVERSITY

This is to certify that AKSHAY KUMAR MISHRA passed the Doctor of Philosophy (Commerce) Examination held in the month of December 2015, was this day admitted to the degree.

Topic of Research:

"Study of Non-performing Assets (NPA) management of public sector Banks in Bihar with special reference to State Bank of India."

Ranchi University, Ranchi

Dated: 5 Jul 2016

R. K. Pandey
Vice Chancellor

[Signature]
Registrar
The IIMR University
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