



National Press Associates

CERTIFICATE OF PUBLICATION

This is awarded to

Mahesh S

For Publication of Paper Titled

**A STUDY ON MANAGEMENT OF NPA AND ITS IMPACT ON
PROFITABILITY OF PUBLIC SECTOR AND PRIVATE SECTOR
BANKS IN INDIA**

For National Research Journal Titled

“Academe Journal of Education & Psychology”

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

(Peer Reviewed Refereed Research Journal)

ISSN: 2249-040X Impact Factor: 6.25



Publisher



Website:
www.npajournals.org