INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES



An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor*: 3.7401 Ref:IRJMSH/2013/A10680

DOI: HTTPS://DOI.ORG/10.32804/IRJMSH ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT

MR. BHARATKUMAR D. PRAJAPATI

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

THE INTEGRATED APPROACH TO MANAGEMENT OF NPAS IN AXIS BANK

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 4, Issue - 2 Sep, 2013



www.IRJMSH.com

















Editor in Chief

INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES



An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor*: 3.7401 Ref:IRJMSH/2013/A10680

DOI: HTTPS://DOI.ORG/10.32804/IRJMSH ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT

MR. BHARATBHAI M. PRAJAPATI

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

THE INTEGRATED APPROACH TO MANAGEMENT OF NPAS IN AXIS BANK

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol - 4, Issue - 2 Sep, 2013



www.IRJMSH.com

















Editor in Chief