

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

S Abisha

In recognition of the publication of the paper entitled

Legal mechanisms for managing non performing loans NPLs in banking recovery and resolution

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 11 November 2025, Pate of Publication: 30-November-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT25A1240

Registration ID: 298031

ISSN 2320-2882 IDCRT STANDARD CONTROL OF THE PROPERTY OF THE P

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal





INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Surabika.g

In recognition of the publication of the paper entitled

Legal mechanisms for managing non performing loans NPLs in banking recovery and resolution

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 11 November 2025, Pate of Publication: 30-November-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT25A1240

Registration ID: 298031

| ISSN | 2320-2882 | IBSN | I

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal





INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

Saranya.N

In recognition of the publication of the paper entitled

Legal mechanisms for managing non performing loans NPLs in banking recovery and resolution

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 11 November 2025, Pate of Publication: 30-November-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT25A1240

Registration ID: 298031

ISSN 2320-2882 JDRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal





INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

M krishnadevi

In recognition of the publication of the paper entitled

Legal mechanisms for managing non performing loans NPLs in banking recovery and resolution

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 13 Issue 11 November 2025, Pate of Publication: 30-November-2025

UGC Approved Journal No: 49023 (18)

PAPER ID: IJCRT25A1240

Registration ID: 298031

ISSN 2320-2882 IJCRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

