



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

P. Manoj Kumar

In recognition of the publication of the paper entitled
NPA's AND FRAUD IN COOPERATIVE BANKING: A CASE STUDY OF NEW INDIA CO-OPERATIVE BANK

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

Volume 14 Issue 5 May 2026 , Date of Publication: 04-May-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2605252

Registration ID : 307747

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



EDITOR IN CHIEF

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



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

Dr. S. Shireesha

In recognition of the publication of the paper entitled
NPA's AND FRAUD IN COOPERATIVE BANKING: A CASE STUDY OF NEW INDIA CO-OPERATIVE BANK

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

Volume 14 Issue 5 May 2026 , Date of Publication: 04-May-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2605252

Registration ID : 307747

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




EDITOR IN CHIEF

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



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

Dr. T. Vara Lakshmi

In recognition of the publication of the paper entitled
NPA's AND FRAUD IN COOPERATIVE BANKING: A CASE STUDY OF NEW INDIA CO-OPERATIVE BANK

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

Volume 14 Issue 5 May 2026 , Date of Publication: 04-May-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2605252

Registration ID : 307747

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




EDITOR IN CHIEF

INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013