

VIJAYA BANK

(A Govt. of India Undertaking)

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Ref: CD/R&R/ 1538/2018-19

Dept: Credit (R&R) Date: 11.06.2018

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Vibha Nayak K V, MBA Student of "R V Institute of Management", has completed the project on "A Comparitive Analysis of NPA for selected public and private sector banks in Indian Context with special reference to Vijaya bank" at Vijaya Bank, Head Office, Bangalore in partial fulfillment of the curriculum requirement as prescribed by the "R V Institute of Management" for academic year 2018-2019.

During the tenure of her project work we found her to be an earnest and hard-working student.

The views expressed by the candidate in the Project Report are her own and are not necessarily the views of the Bank. The Bank does not own any responsibility for the expression of such views by the candidate as part of her project.

This certificate is issued at the specific request of the candidate.

₹ NAGARAJA M J नागराजे एम

उप महा प्रबंधक DY. GENERAL MANAGER