

**Certificate of Publication**  
**International Journal of Humanities Social Science**  
**and Management**  
ISSN: 3048-6874



This is to certify that  
**Aarti Sharma, Dr. Meena Sharma**  
Published following article

**ANon Performing Assets as A Hurdle to Viksit Bharat 2047 A Critical Study of Systemic  
Risk and Developmental Impact**  
Volume 5, Issue 4, pp: 569-578

[www.ijhssm.org](http://www.ijhssm.org)

Publication Head

**IJHSSM is peer reviewed International Refereed Journal.**