



## PTVA's Institute of Management

(Approved by AICTE, DTE and affiliated to University of Mumbai)  
Chitrakar Ketkar Marg, Behind M. L. Dahanukar College of Commerce,  
Vile Parle (East), Mumbai – 400 057.

Tel.: 022-31061594/31099598, Email: [admin@ptvaim.com](mailto:admin@ptvaim.com), Web: [www.ptvaim.ac.in](http://www.ptvaim.ac.in)  
ISO 9001:2015 Certified Institute & Accredited by NAAC

---

### INSTITUTE CERTIFICATE

I, Dr. Tejashree Deshmukh hereby certify that Omkar Savakhande, Part Time MFM Student of Parle Tilak Vidyalaya Association's Institute of Management, has completed a project titled 'Non-Performing Asset' in the Academic Year 2022-23. The work done by the student is original and the information included in the project is true to the best of my knowledge.

Dr. Tejashree Deshmukh



In-charge Director