



# INTERNATIONAL RESEARCH JOURNAL OF COMMERCE, ARTS AND SCIENCE

*An Internationally Indexed Peer Reviewed & Refereed Journal*

Impact Factor\* : 2.9301

Ref: CASIRJ/2012/A105306

DOI : [HTTPS://DOI.ORG/10.32804/CASIRJ](https://doi.org/10.32804/CASIRJ)

ISSN 2319 – 9202 (O)

THIS CERTIFIES THAT

**MERCY JOHN**

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

**A STUDY OF CREDIT RISK MANAGEMENT POLICY OF YES BANK AND MANAGEMENT  
STRATEGY OF CREDIT RISK IN THE INDIAN BANKING SECTOR.**

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 3 , Issue – 1 Jan , 2012



Editor in Chief

