



Reg. No. IISU/Ph.D./COM/R.S. 707/2021



*We, the Chancellor, Vice Chancellor and Members of the
Board of Management of
IIS (deemed to be University), Jaipur certify that the degree of*

**Doctor of Philosophy
(Accounting & Taxation)**

*in the School of Commerce is conferred at the
Eleventh University Convocation on*

Rumjhum Choudhary

(D/o Mahakor & Krishan Kumar Choudhary)

*on her successful completion of the requirements prescribed by the
University and after approval of her thesis titled*

**"Determinants of Non-Performing Assets of Public and Private
Sector Banks in India**

(An Empirical Study on Selected Determinants)"

on May 30, 2025.

*In testimony whereof are set the Seal of the University and
Signature of the Chancellor.*

**Jaipur
March 18, 2026**



Chancellor

Electronic Certificate No.: 181017162



University Grants Commission

NATIONAL EDUCATIONAL TESTING BUREAU



NATIONAL ELIGIBILITY TEST FOR ASSISTANT PROFESSOR

UGC Ref. No.: 17162/(NET-JULY 2018)

Roll No.: 21005229



Certified that **RUMJHUM CHOUDHARY**

Son/Daughter of **KRISHAN KUMAR CHOUDHARY**
and **MAHAKOR**

has qualified

the UGC-NET for eligibility for Assistant Professor held on **08-07-2018**
in the Subject **COMMERCE**

As per the information provided by the candidate, he/she had completed his/her Master's degree or equivalent examination at the time of applying for NET.

The date of eligibility for Assistant Professor is the date of declaration of NET result, i.e., **31st July, 2018**, OR the date of completion of Master's degree or equivalent examination with required percentage of Marks within two years from the date of declaration of NET result, i.e., by **30th July, 2020**, whichever is later.

This is an electronic certificate only, its authenticity and category in which the candidate had appeared should be verified from UGC by the institution/appointing authority. This electronic certificate can also be verified by scanning QR Bar Code printed on the electronic certificate.

Validity of this electronic certificate is forever.

Date of Issue: **31-10-2018**

Surender Singh

Head
NET Bureau

Note UGC has issued the electronic certificate on the basis of information provided by the candidate in his/her Application Form. The appointing authority should verify the original records/certificates of the candidate while considering him/her for appointment, as the Commission is not responsible for the same. The candidate must fulfil the minimum eligibility conditions for NET as laid down in the notification for UGC-NET.