



Certificate of Presentation of Paper

This is to certify that the paper entitled

Macroeconomic determinants of nonperforming loans: An empirical evidence from GCC countries

by Muna Al-Romaihi; Mukesh Kumar; Sumathi Kumaraswamy

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A handwritten signature in black ink, appearing to be 'Dr. M. R. Qader'.

Dr. M. R. Qader
Dean, Deanship of Graduate Studies and Scientific Research