

M P BIRLA INSTITUTE OF MANAGEMENT
IS VERY PROUD OF YOUR ACHIEVEMENT

Hearty Congratulations



Dr. Manjunath S Menedhal

for being awarded **Doctorate Degree** on
*Thesis Entitled : “**Restructuring of Credit and Investment Portfolios
of Banks - A Study on Temporal Impact in India during Post
Liberalisation Period**”*

by Manipal Academy of Higher Education (MAHE)