

CERTIFICATE

This is to certify that the thesis entitled “**An Empirical Analysis of Agricultural Finance Provided by Scheduled Public and Private Sector Banks in India in the Post Reform Era (1991-2014)**” is submitted by Saleem Anwar for the award of Doctor of Philosophy in Business Management in the Department of Management Studies, Faculty of Management Studies, The Maharaja Sayajirao University of Baroda, Vadodara. To the best of my knowledge, the present work is result of his original investigation and study. No part of the dissertation has ever been submitted for any other degree or diploma at any university.

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