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THESIS CERTIFICATE

This is to certify that the thesis entitled "An Analytical Study of Financial Management Practices of Selected Private Sector Life Insurance Companies in India", submitted by Bhavin Kiritbhai Rajput to The Maharaja Sayajirao University of Baroda, Vadodara for the award of the degree of Doctor of Philosophy in the subject Accounting and Financial Management [Under UGC (Minimum Standards and Procedure for Awards of M. Phil./Ph.D. Degree) Regulation, 2009] is a bonafide record of research work carried out by him under my supervision. The contents of this thesis, in full or in parts, have not been submitted to any other Institute or University for the award of any degree or diploma, to the best of my knowledge.

This is also to certify that **Bhavin Kiritbhai Rajput**, Research Scholar, has fulfilled/observed the provisions/requirements, regarding attendance contained in O.Ph.D. 3 (i) of The Maharaja Sayajirao University of Baroda., Vadodara. **Bhavin Kiritbhai Rajput** is exempted from the course work as he has M.Phil. Degree according to O. Ph.D.:2 (i) of The Maharaja Sayajirao University of Baroda., Vadodara.

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