

CERTIFICATE

This is to certify that the thesis entitled **"A COMPARATIVE STUDY OF PERFORMANCE OF INDIAN BANKS WITH FOREIGN BANKS IN INDIA"** which is being submitted by **Dimple B.Dharamsi** for the award of Doctoral Degree in Accounting and Financial Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, is her independent and original study prepared under my supervision and guidance, and to the best of my knowledge. The material that has been collected and used from the different sources has been duly acknowledged in the thesis. The result embodied in the same has not been submitted elsewhere for the award or diploma.

Place: Vadodara

Date: 10/3/15



(Dr. Shirish Kulkarni)
Professor and Research Guide,
Department of Accounting &
Financial Management,
The M.S. University of Baroda
Vadodara (Gujarat)