

CERTIFICATE

This is to certify that the work incorporated in the thesis titled "*An analysis of financial factors affecting the performance of selected SMEs with special reference to Maharashtra state*" submitted by *Bath Hardeep Kaur AmarjeetSingh* comprises the result of independent and original study carried out by the candidate under my supervision. The material that has been collected and used from different sources has been duly acknowledged in the thesis.

Place :- Vadodara
Date:- 23/08/2018

Prof.(Dr.) Shirish R. Kulkarni
Guide
Vice Chancellor
Sardar Patel University

