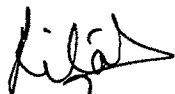


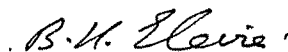
DEPARTMENT OF BANKING AND BUSINESS FINANCE
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BARODA

CERTIFICATE

This is certify that this Ph.D work, entitled “**A STUDY OF GENDER IN BANKING OPERATIONS - SOME EVIDENCE FROM GUJARAT**”, submitted by **Ms. Rita Rai**, Department of Banking and Business Finance, Faculty of Commerce, M.S. University of Baroda, has been carried out under my guidance and supervision and that this work has not been submitted anywhere for any degree.



Ms. Rita Rai
Ph.D Student



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