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CERTIFICATE

This is to certify that the thesis entitled “**The Performance Analysis of Indian Commercial Banks: An Empirical Approach**”, submitted by **Neha P. Pandya** to The Maharaja Sayajirao University of Baroda, Vadodara for the award of the degree of Doctor of Philosophy in Business Economics [under University Grants Commission (Minimum Standards and Procedure for Awards of M. Phil./Ph.D. Degree) Regulation, 2009] is a bonafide record of research work carried out by her under my supervision and guidance. To the best of my knowledge, the contents of this thesis, in full or in parts, have not been submitted to any other institution or university for the award of any degree or diploma. It is further acknowledged that the doctoral research has been carried out in compliance with the relevant O.Ph.D. of The Maharaja Sayajirao University of Baroda, Vadodara.

Date: 19/09/2022

Place: Vadodara

Dr. Shradha H. Budhedeo

Research Guide