**CERTIFICATE** 

Certified that the work incorporated in the thesis

titled "MARKETING OF FINANCIAL SERVICES" submitted

by Mr. Umesh R. Dangarwala comprises the results of

independent and original investigations carried out by him under

my supervision. The material that has been obtained and used

from other sources has been duly acknowledged in the thesis.

Place: Vadodara

Date: September 3, 1999

Prof B. S. Patel

Research Guide