DECLARATION

I declare that the conceptual framework of the thesis has been developed based on the detailed literature review as shown in the bibliographical references. I have quoted several statistics, notes, opinions and other information directly from various books, journals, periodicals and other reference material with clear mention of the source of information in the references. Apart from these, all other opinions, hypothesis, remarks, inferences, analysis and interpretations in this thesis are my own and original creations.

I also declare that the work done in the thesis entitled “Impact of Liberalisation on Productivity and Profitability of Public Sector Banks in India” is a record of independent research work carried out by me under the supervision and guidance of Dr Sanjay J. Bhayani, Associate Professor, Department of Business Management (MBA Programme), Saurashtra University, Rajkot.

This work has not been previously submitted for the award of any diploma, degree, associateship or other similar title.

Place: Rajkot
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