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CERTIFICATE

This is to certify that the thesis entitled “**PERFORMANCE APPRAISAL OF PUBLIC SECTOR BANKS IN INDIA**” is a record of bonafide research carried out by Mr. Uttam Chand under my supervision and not a part of it has been submitted elsewhere for any other degree or diploma. It is further certified that the thesis represent the original work, and it is worthy of consideration for the award of Ph. D. Degree.

October, 2002

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(Sagar Vijay Malhotra)