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## CERTIFICATE

I certify that the thesis entitled “**A STUDY ON INNOVATIVE BANKING PRACTICES IN SPECIAL VILLAGES- WITH REFERENCE TO SALEM DISTRICT, TAMILNADU, INDIA**” submitted to Periyar University in partial fulfilment for the award of the degree of **Doctor of Philosophy in Commerce**, by **Mr. G. ANBALAGAN** is a bonafide research work carried out by him under my guidance and supervision and it has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar titles in this or any other University or Institution of higher learning.

**Place: Salem**

**Date:**

*Signature of the Supervisor*