

CERTIFICATE

This is to certify that the Thesis entitled “**Operational Efficiency of Selected Public Sector Banks in India**”, which is being submitted by **Ms. Priya Jindal** for the award of the Degree of **Doctor of Philosophy in Management** is based on the original research work carried out by her under my guidance and supervision; and to the best of my knowledge and belief, it has not been submitted for the award to any other Degree or Diploma in either M.M. University or any other University.

Place:

Date:

Dr. Ruchika Wadhwa

Associate Professor

M.M. Institute of Management

M.M. University, Mullana

Ambala -133207 (Haryana)