

CERTIFICATE OF THE GUIDE

I, Dr. Anil P.Kulkarni, certify that the work incorporated in the thesis '**A Study of the Impact of the Policies of RBI Related to Non-Performing Assets (N.P.A.) on recovery management of banks (A Study of Bank of Maharashtra)**' submitted by Mr. Vikram Bapu Gujar, has been carried out by him(candidate) under my supervision. Such material as has been obtained from other sources has been duly acknowledged in the thesis.

Date: 21st March, 2016

Dr.Anil P Kulkarni.

(Research Guide)

Faculty: Commerce

Board: Banking & Finance