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CERTIFICATE

I hereby certify that the thesis titled "Performance Evaluation of Indian FDI and Non-FDI Banks: A Comparative Analysis" is the original research work of Mrs. Jayashree Patil, Senior Assistant Professor at Business Management Department of Badruka College Post Graduate Centre, Hyderabad- 500027. The research was carried out under my supervision, and this or any part thereof has not been submitted for the award of any degree in the past. In my opinion the thesis may be submitted for the award of the Degree of Doctor of Philosophy in Economics.

(K. Sai Haragopal)