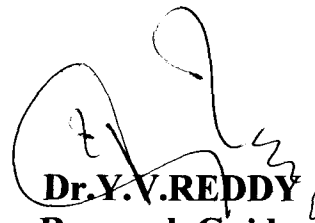


## CERTIFICATE

*Certified that the Thesis entitled <sup>\*</sup>Factoring and Mutual fund services of SBI and CanBank :A comparative study<sup>n</sup> submitted is a bonafide record of independent research work done by the candidate under my guidance and supervision and that it has not previously formed the basis for the award to the candidate for any Degree, Diploma, Associateship, Fellowship or other similar titles.*

**Date:** 26/5/04

  
**Dr. Y. V. REDDY**  
**Research Guide,**  
**Dept. of commerce,**  
**Goa University.**