

## DECLARATION

I hereby declare that the work embodied in the thesis entitled “**The Performance Analysis of Indian Commercial Banks: An Empirical Approach**”, has been carried out by me under the supervision and guidance of **Dr. Shradha H. Budhedeo**, Associate Professor, Department of Business Economics, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara; for the award of the Degree of Doctor of Philosophy in Business Economics, Faculty of Commerce [under University Grants Commission (Minimum Standards and Procedure for Awards of M.Phil./Ph.D. Degree) Regulation, 2009]. The matter presented in this thesis incorporates the results of an independent investigation carried out by me. To the best of my knowledge, the contents of this thesis, in full or in parts, have not been submitted to any other institution or university for the award of any degree or diploma.

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Place: Vadodara

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