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THIS IS TO CERTIFY THAT THE Ph. D. THESIS ENTITLED "INDIGENOUS BANKING IN THE BARODA STATE IN 19<sup>TH</sup> CENTURY" SUBMITTED BY MS. MAITREE VAIDYA IS HER ORIGINAL WORK. IT INCORPORATES THE RESULTS OF INDEPENDENT INVESTIGATION CARRIED OUT BY HER. THIS THESIS HAS NOT BEEN SUBMITTED ANYWHERE FOR THE AWARD OF ANY DEGREE EITHER IN INDIA OR ABROAD.

MS. MAITREE VAIDYA

Ph. D. STUDENT

PROF. R. J. SHAH

**GUIDING SUPERVISOR**