

*Certificate*

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## **CERTIFICATE**

This is to certify that the thesis, entitled "**A STUDY ON RETAIL LOAN LENDING AND RECOVERY STATUS AMONG BANKS IN INDIA**", submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **DOCTOR OF PHILOSOPHY IN COMMERCE** is a record of original research work done by **Mrs.R.NITHYA** during the period 2009-2016 of her research in the Department of Commerce at PSGR Krishnammal College for Women, under my supervision and guidance and the thesis has not formed the basis for the award of any Degree / Diploma / Associateship/ Fellowship or other similar title to any candidate of any University.

**Countersigned**

**Signature of the Guide**

**Head of the Department**

**Principal**

*Declaration*

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## **DECLARATION**

I, **R.NITHYA**, hereby declare that the thesis, entitled “**A STUDY ON RETAIL LOAN LENDING AND RECOVERY STATUS AMONG BANKS IN INDIA**”, submitted to the Bharathiar University, in partial fulfillment of the requirements for the award of the Degree of **DOCTOR OF PHILOSOPHY IN COMMERCE** is a record of original research work done by me during 2009-16 under the supervision and guidance of **Dr. (Mrs.) N. YESODHA DEVI, M.Com., Ph.D.**, Secretary, PSGR Krishnammal College for Women (Autonomous) Coimbatore, and it has not formed the basis for the award of any Degree / Diploma / Associateship /Fellowship or other similar title to any candidate of any university.

**Signature of the Candidate**

*Certificate of Genuineness of the  
Publication*

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## **CERTIFICATE OF GENUINENESS OF THE PUBLICATION**

This is to certify that the Ph.D. candidate **Mrs. R.NITHYA** working under my supervision has published a research article in the refereed journal named **International Journal of Research in Finance and Marketing (Peer Reviewed & Indexed Journal)**, **ISSN:2231-5985, Impact Factor: 5.861** with Vol.No.6(4) Page Nos.52-56 and year of publication **April 2016** .The content of the publication incorporates part of the results presented in her thesis.

This is to certify that the Ph.D. candidate **Mrs. R. NITHYA** working under my supervision has published a research article in the refereed journal named **International Journal of Money and Banking (Peer Reviewed & Indexed Journal) ISSN:1370-8371, Impact Factor:1.29** with Vol.No.16(5) Page Nos.291-297 and year of publication **May 2016**. The content of the publication incorporates part of the results presented in her thesis.

**Counter signed**

**Research Supervisor**

**Head of the Department**

**Principal**