

(Certificate to be given by the Supervisor)**C E R T I F I C A T E**

It gives me immense pleasure in certifying that the thesis entitled "**BANK CREDIT TO SMALL AND MEDIUM ENTERPRISES AND ITS IMPACT ON FINANCIAL PERFORMANCE: A STUDY OF SELECTED FIRMS IN SOUTHERN RAJASTHAN**" and submitted by Ms. **Arun Kumar Sharma** is based on the work research carried out under my guidance. He/ She has completed the following requirements as per Ph.D. regulations of the University;

- (i) Course work as per the university rules.
- (ii) Residential requirements of the university.
- (iii) Regularly submitted Half Yearly Progress Report.
- (iv) Published/accepted minimum of two research paper in a referred research journal. I recommend the submission of thesis.

Date:

**Name and Designation
of Supervisor**