

# UNIVERSITY OF NORTH BENGAL

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## CERTIFICATE

I certify that Ms. Nandita Pradhan has prepared the thesis entitled Effects of Economic Reforms of X-efficiency of India's Public Sector Banks: An Econometric Frontier Approach, for the award of PhD degree of the University of North Bengal, under my guidance. She has carried out the work at the Department of Commerce, University of North Bengal.

*Indrajit Ray* 23.05.2017  
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