

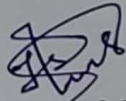
Declaration by Research Scholar
Originality of Research Work

I declare that thesis entitled “*Comparative Financial Performance of Selected Private Sector Bank in India through CAMEL Model*” is my own work conducted under the supervision of **Dr. Alpa V. Joshi** at Department of **Commerce**, Faculty of **Business and Commerce**, Atmiya University, Rajkot, Gujarat, India and approved by the Director of Research.

I further declare that to the best of my knowledge the thesis does not contain any part of any work which has been submitted for award of any degree either in this University or any other University without proper citation.

Date: 10/10/2024

Place: RAJKOT



Signature of the Research Scholar

[Isha Vyas.]

Certificate of Supervisor

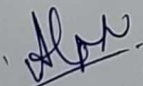
This is to certify that work entitled “*Comparative Financial Performance of Selected Private Sector Bank in India through CAMEL Model*” is a piece of research work done by **Isha Vyas** under my supervision for the degree of Doctor of Philosophy in Department of **Commerce**, Faculty of **Business and Commerce**, Atmiya University, Rajkot, Gujarat, India

To the best of my knowledge and belief the research work and thesis

- I. Embodies the work of candidate herself,
- II. Has duly been completed,
- III. Fulfils the requirement of ordinance related to Ph.D. degree of the University &
- IV. is up to the standard both in respect of content and language for being referred to the examiner.

Date: 10/10/2024

Place: Rajkot


Signature of the Research Supervisor

[Dr. Alpa V. Joshi]



ATMIYA UNIVERSITY

(Established under the Gujarat Private University Act 11, 2018)

Yogidham Gurukul, Kalawad Road, Rajkot - 360005, Gujarat (INDIA)

Certificate

Pre Thesis Submission Presentation

This is to certify that **Vyas Isha Pareshbahi** has made Pre Ph.D. presentation on the research work entitled **Comparative Financial Performance of Selected Private Sector Banks In India through Camel Model**. in the Faculty of Business & Commerce, Atmiya University, Rajkot on 25/07/2024 before Departmental Research Committee for getting feedback and comments.

This is also to certify that all the suggestions and comments given by the Doctoral Progress Review Committee are incorporated. Moreover the presented research work was appreciated and recommended by all attendees.

Date: 25/07/2024

Place: Rajkot



Adhish

Director

Centre for Research, Innovation & Translation

Thesis Approval Form

The Viva-Voce of the Ph.D. thesis entitled "*Comparative Financial Performance of Selected Private Sector Banks In India through Camel Model*" submitted by **Vyas Isha Pareshbahi (Enrolment No. 210481005)** was conducted on **01/10/2024 (Tuesday)** at Atmiya University, Rajkot, Gujarat

Based on the Performance of the Candidate, We, the panel of examiners, recommend that
(Please tick any of the following)

1. He / She be awarded Ph.D. Degree
2. He / She be awarded Ph.D. Degree with minor modification

Please Suggest Modification

3. The following modifications are to be incorporated in the thesis within one month and viva-voce be re-conducted by the same panel of examiners

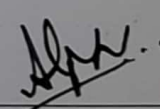
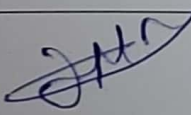
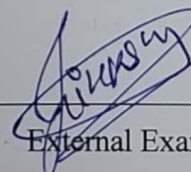
Please Suggest Modification

4. He / She should not be awarded Ph.D. Degree

Please mention Reason for Rejection

Date: 01/10/2024

Place: Rajkot

Signature			
	Research Supervisor	University Nominee	External Examiner

Declaration by Research Scholar
Submission of Thesis

I declare that the submitted thesis entitled “**Comparative Financial Performance of Selected Private Sector Bank in India through CAMEL Model**” incorporates

1. All the suggestions / directions / modifications / additions / deletions received from the supervisor and the external examiners through their thesis evaluation reports.

2. All the suggestions / directions / modifications / additions / deletions received from the panel of examiners during the public viva-voce (Open Defence) conducted on

01/10/2024

Date: 10 / 10 / 2024

Place: RAJKOT



Signature of the Research Scholar

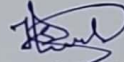
[Isha Vyas]

Acknowledgement

I am endlessly thankful to my God being a constant source of inspiration, guidance, support and love through journey of my life. I would like to special thank my beloved parents for inspiring me to pursue my dreams and always support, encourage and guide me. With blessings of God, my parents and family, this research work has been completed. I express my sincere gratitude to my uncle Dr. Bhartendu Purohit, Associate professor, Head of the Commerce Department, M.J.Kundaliya College, Rajkot for providing support and motivation to opt this research work for the betterment of the career.

I am heartily thankful to my research supervisor respected Dr. Alpa V. Joshi, Associate professor, Department of commerce, Atmiya University for her continuous help, scholarly insight, knowledge, ideas, guidance and suggestions for this research work; I consider myself extremely lucky to have her as a research supervisor and mentor.

I express my sincere gratitude to Dr. Jayesh Zalavadia, Head of the Commerce Department, Atmiya University for his support and guidance. Also thank Dr. Vishal Khasgiwala, Dean of the Faculty of Business and Commerce of Atmiya University and Dr. Ashish Kothari, Deputy Registrar of Atmiya University for his kind and generous support.



Signature of the Research Scholar

[Isha P. Vyas]