

# **PROF. (DR.) DEBDAS GANGULY**

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## **CERTIFICATE**

I have pleasure in certifying that **Mr. Sajjil Islam**, a registered research scholar attached with the Department of Business Administration of Vidyasagar University, Midnapore, has completed the research work titled **Role of loans from public sector banks in financial performance of micro, small & medium enterprises (MSME): an analytical study in districts of Medinipur (East & West)** under my supervision and guidance. In this study, Mr. Islam has provided an original contribution to the existing practices of financial aid from different Public sector financial institutes like banks etc. and thereby the achievements enjoyed by these enterprises by coming out of the scarcities that were occasionally experienced by the enterprises. This research work in this process identifies the emerging scenarios of growth and development in these sectors and thus contributions to the economic growth of the country.

I certify that neither this thesis nor any part of it has been submitted in other university/Institute for award of any Degree.

I recommended that the thesis may be sent to examiners in accordance with the relevant rules.

Date: 30.10.2018

  
Prof. (Dr.) Deb Das Ganguly

Supervisor