

CERTIFICATE FROM THE SUPERVISOR

I certify that the thesis entitled “**Prediction of Financial Distress of Scheduled Commercial Banks in India – An Application of Survival Analysis**” submitted for the Degree of **Doctor of Philosophy (Ph.D.)** by **S. Sangamithra**, is the record of research work carried out by her during the period from July 2017 to December 2021 under my Guidance and Supervision, and that this work has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship or other Titles in this Institute or any other University or Institution of Higher Learning.


Signature of the

Head of the Department (Vc)


Signature of the Supervisor

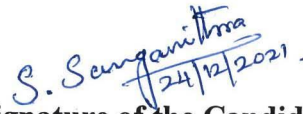

Signature of Dean

Dr. P. Chitramani
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Coimbatore - 641 043, Tamil Nadu, India.

DECLARATION

I declare that the thesis entitled “**Prediction of Financial Distress of Scheduled Commercial Banks in India – An Application of Survival Analysis**” submitted by me for the Degree of Doctor of Philosophy (Ph.D.) is the record of work carried out by me during the period from July 2017 to December 2021 under the guidance of **Dr. G. Santhiyavalli, M.Com., Dip.Ed., M.Phil., Ph.D.**, Professor (Retd.), Department of Commerce, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore and has not formed the basis for the award of any Degree, Diploma, Associateship, Fellowship, Titles in this Institute or any other University or other similar institution of Higher learning.


Signature of the Supervisor


Signature of the Candidate