



**DEPARTMENT OF ECONOMICS
GAUHATI UNIVERSITY**

Gopinath Bordoloi Nagar
Guwahati-781014, Assam, India

*Ratul Mahanta, MA(GU) Ph.D(IITG)
Associate Professor
Tel : +919678595920
E Mail : mahanta_r@yahoo.com*

Date : 12.09.2018

CERTIFICATE

This is to certify that the thesis entitled “Performance and Sustainability of Microfinance: A Case Study of Assam Gramin Vikash Bank in Lower Brahmaputra Valley, Assam” submitted by Ms. **Dipti** Baishya in fulfilment of the award of the degree of doctor of Philosophy in the Faculty of **Arts** (Economics) of the University of Gauhati is a record of bonafide research work carried out **by her** under my supervision.

Ms. Baishya has fulfilled all the requirements of Ph.D regulations and no part of this **thesis** has been submitted to any other university/ institution for any research degree.

Date: 28/09/19

Place: Guwahati

Ratul Mahanta

(Supervisor)