Declaration

I declare that the thesis entitled “Flow of Credit to Trade and Commerce in Kerala-A study of Real Estate and Housing Finance in Kerala” is the record of bona fide research carried out by me under the supervision of Dr. R.V. Jose M.A., Ph.D., L.L.B., Head of the Department of Economics, C.M.S. College, Kottayam. (Research Guide Economics Research Centre, Government College, Kottayam) and that it has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title of recognition.

Kottayam
25th March 2003

Sunny Joseph