DECLARATION

I, Tomy Jose C., do hereby declare that the thesis entitled “Impact of Liberalisation on the Commercial Banking in Kerala” submitted to Mahatma Gandhi University, Kottayam, Kerala for the award of the Degree of Doctor of Philosophy in Commerce is the record of original and independent research work done by me under the supervision and guidance of Dr. Tharsis Joseph, M. Com., M. Phil., Ph. D., Principal, Deva Matha College, Kuravilangad, Kottayam, Kerala, and it has not previously formed the basis for the award of any Degree or Diploma or Fellowship or other similar title to any candidate of this or other university.

Kuravilangad, 30th December, 2008.

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