DECLARATION

I, RAJI JOSEPH, hereby declare that this thesis entitled **Changing Perspectives in Asset Liability Management in the Post-Reform Phase of Modern Banking – A Study** is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, associateship, fellowship or other similar title or recognition.

RAJI JOSEPH

Thrikkakara, Kochi-21

27 Dec. 2003