

**A STUDY ON INNOVATIVE BANKING PRACTICES  
IN SPECIAL VILLAGES- WITH REFERENCE TO  
SALEM DISTRICT, TAMILNADU, INDIA**

**Thesis submitted to Periyar University in partial fulfilment of the  
requirements for the award of the Degree of**

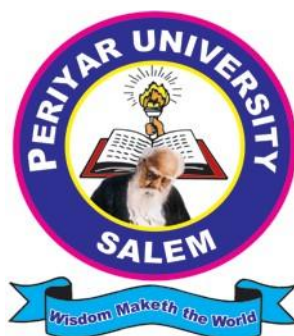
**DOCTOR OF PHILOSOPHY IN COMMERCE**

*Submitted By*

**G.ANBALAGAN**

*Under the Supervision of*

**Prof. A. JAYAKUMAR, M.Com, M.B.A, M.Phil., Ph.D.,  
Professor & Former Controller of Examinations**



**DEPARTMENT OF COMMERCE  
PERIYAR UNIVERSITY SALEM-  
636 011  
TAMILNADU  
INDIA**

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