

## DECLARATION

I hereby declare that the thesis entitled “**A STUDY ON INNOVATIVE BANKING PRACTICES IN SPECIAL VILLAGES- WITH REFERENCE TO SALEM DISTRICT, TAMILNADU, INDIA**” submitted to Periyar University in partial fulfilment of the requirements for the award of the degree of **Doctor of Philosophy in Commerce** is a record of original research work carried out by me under the guidance and supervision of **Prof.A.Jayakumar, M.Com., M.B.A., M.Phil., Ph.D., Professor and Former Controller of Examinations, Department of Commerce, Periyar University, Salem – 636 011** and that it has not formed before the basis for the award of any Degree, Diploma, Associateship, Fellowship or any other similar titles in this or any other University or Institution of higher learning.

*Signature of the Candidate*

Place: Salem

Date:

**(G. ANBALAGAN)**