DECLARATION

I, MS. SONY.S.HIREMATH hereby declare that the thesis entitled "A STUDY ON NON-PERFORMING ASSETS MANAGEMENT OF REGIONAL RURAL BANKS: WITH SPECIAL REFERENCE TO PRAGATI KRISHNA GRAMIN BANK, GULBARGA REGION, KARNATAKA STATE" is my original research work wherever contributions of others are involved every effort is put to indicate clearly, with reference to the literature, and acknowledgement of collaborative research and discussions.

I further declare to the best of my knowledge and belief has not previously formed the basis for the award of any degree, diploma or other similar title of this are not submitted to any other university.

Place:  
Date:  

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Finally, I must express my very profound gratitude to my Parents for providing me with unfailing support and continuous encouragement throughout my course of study and throughout the process of researching and writing this thesis.