

# *Declaration*

*I hereby declare that the thesis entitled “Institutional Financing to Agriculture in Kerala: A Study with Special Reference to Co-operative Bank” is a record of bonafide research work done by me under the guidance and supervision of Dr. Philo Francis, Associate Professor (retired) and Research Guide at Post Graduate and Research Department of Commerce, St. Albert’s College, Ernakulam. This work has not formed the basis for the award of any degree, diploma or any other similar work.*

***Sanitha A C***

*Research Scholar  
PG & R Department of Commerce  
St. Albert’s College  
Ernakulam*

*Ernakulam  
May 2017*