

Declaration by the Candidate

I, Vikram Bapu Gujar, undersigned, declare that the thesis entitled '**A Study of the Impact of the Policies of RBI Related to Non-Performing Assets (N.P.A.) On recovery management of banks**' (**A Study of Bank of Maharashtra**) submitted by me for the degree of Doctor of Philosophy is the record of work carried out by me during the period from October 2010 to March 2016 under the guidance of Dr. Anil P Kulkarni and has not formed the basis for the award of any degree, diploma, associate ship, fellowship, titles in this or any other University or other institution of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the thesis.

Date 21st March, 2016

Vikram Bapu Gujar
(Signature of the Candidate)