The research work embodied in the present Thesis entitled
“A STUDY ON CREDIT OPERATIONS AND RISK MANAGEMENT IN IDBI WITH SPECIAL REFERENCE TO TAMIL NADU” has been carried out in the Department of Management Studies, Nehru Institutes of Technology, Coimbatore. The work reported herein is original and does not form part of any other thesis or dissertation on the basis of which a degree or award was conferred on an earlier occasion or to any other scholar.

I understand the University's policy on plagiarism and declare that the thesis and publications are my own work, except where specifically acknowledged and has not been copied from other sources or been previously submitted for award or assessment.

LUMINAJULIE R
RESEARCH SCHOLAR

Dr. R. KARUPPASAMY
SUPERVISOR
Professor ,
Department of Management Studies,
Nehru Institute of Technology,
Coimbatore, Tamil Nadu.