DECLARATION

I, DAMODARAN K. K, hereby declare that this thesis entitled The Role of South Malabar Gramin Bank in the Rural Development of Northern Kerala is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship, or other similar title or recognition.

Kochi
10th August 2012

DAMODARAN K. K