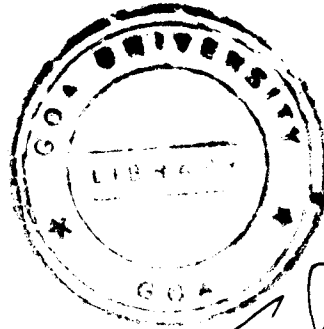


DECLARATION

I declare that the Thesis entitled "Factoring and Mutual fund services of SBI and CanBank: A comparative study" is a bonafide record of independent research work done by me under the guidance of Dr Y.V.Reddy, I also declare that this thesis or part thereof has not previously formed the basis for the award of the Degree, Diploma, Associateship, Fellowship or other similar titles.



A handwritten signature in black ink, appearing to read 'S.B. Patkar', written over the bottom right portion of the library stamp.

Date:

S.B.PATKAR