DECLARATION

This is to certify that the material embodied in the present work entitled Reverse Mortgage Opportunities and Challenges- A Study of India Banking Sector is based upon my original research work. It has not been submitted earlier in part or full for the award of any other diploma or degree to any other institution or university. My indebtedness to other works has been duly acknowledged at the relevant places.

Date:- September 19, 2014          Sanjiv Kumar Saraswati

Place:- Rohtak                      Research Scholar

Registration Number:- 09/Ph.D/ Commerce-12

Countersigned by

Dr. Ravinder Vinayek
(Supervisor)

Forwarded by

Professor (Dr.) Ravinder Vinayek

Professor and Head, Department of Commerce
Maharshi Dayanand University, Rohtak