DECLARATION

I hereby declare that thesis entitled “HOUSING FINANCE IN INDIA – AN INDEPTH STUDY OF HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED” submitted by me for the degree of Doctor of Philosophy, Gujarat University is an original work carried out by me under the guidance of Prof. (Dr.) Harish S. Oza.

I have not submitted this work for any other degree or diploma of this or any other university. Whenever references have been made to previous works of other authors the same has been clearly indicated and acknowledged as such in the list of reference.

The views expressed by me regarding the findings are my own views. The data collected related to research are meant for the purpose of academic exercise as required for the research work. The information contained in the research does not reveal anything detrimental to the working of any of the housing finance institutions and no secret or classified information has been collected or used by me in this research.

Place: Ahmedabad
Date: June 21, 2012
Ashad Sud – 2, 2068 (Rath Yatra)

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