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## **DECLARATION**

I hereby declare that the thesis entitled “**A STUDY ON POST OFFICE SAVING SCHEMES IN KANYAKUMARI DISTRICT**” submitted by me for the award of Degree of Doctor of Philosophy in Commerce of Manonmaniam Sundaranar University is the result of my original and independent research work carried out under the guidance of **Dr. S. MURUGAN**, Associate Professor and Head, Department of Commerce, Vivekananda College, Agasteeswaram and it has not been submitted for the award of any Degree, Diploma, Associateship, Fellowship of any university or institution.

Place : Nagercoil

**M. INDHU BALA**

Date: