DECLARATION

I hereby declare that the thesis entitled "Performance Appraisal of SBI Mutual Funds with special reference to Kerala State" is a record of original research work done by me under the supervision and guidance of Dr. Tharsis Joseph, Reader and Head of the Post Graduate and Research Department of Commerce, St. Thomas College, Pala. I further declare that it has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title of recognition.

04/03/2004

LEELAMMA M.