DECLARATION

I hereby declare that the dissertation entitled "BANKS SINCE NATIONALISATION" is a record of work done by me under the guidance and supervision of Dr. C. R. Reddy, Reader and Head of the Department of Commerce, Sri. Krishnadevaraya University, Anantapur and that the dissertation has not been previously formed the basis for the award of any degree or diploma.

Anantapur

(S. EMILY NIRMALAKUMARI)

Date: