DE CLARATION

I, Vishwas Nivritti Wadekar, declare that the thesis titled “AN ANALYSIS OF FACTORS RESPONSIBLE FOR NON PERFORMING ASSETS OF GOVT. LOAN GRANTED THROUGH DISTRICT INDUSTRIES CENTRE”, in the Research Centre of Sinhagad Institute of Management, University of Pune, submitted by me for the degree of Doctor of Philosophy, is the record work carried out by me during the period July 2008 to June 2011, under the guidance of Dr. Y.S. Vaishampayan and has not formed the basis for award of any degree, diploma, associate ship, fellowship, titles in this or any other University or other institutions of Higher learning.

I further declare that the material obtained from other sources has been duly acknowledged in the thesis.

Pune.

2nd September 2011 

VISHWAS WADEKAR