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DECLARATION

I hereby declare that the thesis entitled “**A STUDY ON IMPACT OF MICROFINANCE ON THE BENEFICIARIES IN KANCHIPURAM DISTRICT**” submitted by me for the award of the Degree of Doctor of Philosophy in Bank Management of Alagappa University is the result of original and independent research work carried out under the guidance of **Dr. S. ANNAMALAI**, former Professor & Head, Dept of Bank Management, Alagappa University, Karaikudi and it has not been submitted for the award of any degree, diploma, associateship, fellowship of any University / Institution

Place: Karaikudi
Date: 08-07-2013

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