DECLARATION

I, Thomas V.P., do hereby declare that the thesis entitled “A STUDY ON THE DEPOSITS AND LENDING OF COMMERCIAL BANKS IN KERALA – A COMPARATIVE STUDY WITH CO-OPERATIVE BANKS” submitted to the Mahatma Gandhi University, Kottayam, Kerala, for the award of the Degree of Doctor of Philosophy in Commerce is the record of original and independent research work done by me under the supervision and guidance of Dr. Tharsis Joseph., M.Com., M.Phil., Ph.D., Reader and Head of the Post Graduate and Research Department of Commerce, St. Thomas College, Pala, Kerala, and it has not previously formed the basis for the award of any Degree or Diploma or Fellowship or other similar title to any candidate of this or any other university.

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(Candidate)

Countsinged

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