

DECLARATION

I Mr./Ms./Mrs. **Arun Kumar Sharma** S/o/D/o **Shri Dr. Loknath Sharma** resident of SC-208, Shastri Nagar, Ghaziabad (U.P.) 201001 hereby declare that the research work incorporated in the present thesis entitled "**BANK CREDIT TO SMALL AND MEDIUM ENTERPRISES AND ITS IMPACT ON FINANCIAL PERFORMANCE: A STUDY OF SELECTED FIRMS IN SOUTHERN RAJASTHAN**" is my own work and is original. This work (in part or in full) has not been submitted to any University for the award of a Degree or a Diploma. I have properly acknowledged the material collected from secondary sources wherever required. I solely own the responsibility for the originality of the entire content.

Date:

Signature of the Candidate