

Declaration

I, **Sajjil Islam** take the pleasure to declare that as a full-time research scholar in the Dept. of Business Administration of Vidyasagar University, I have done this research work titled “**Role of loans from public sector banks in financial performance of Micro, Small & Medium Enterprises (MSME) : an analytical study in districts of Medinipur (East & West)**” being submitted to Vidyasagar University in partial fulfilment of the requirements for the award of the Degree of Doctor of Philosophy in Management and also state that this is a record of original work under the guidance and supervision of **Prof. (Dr.) Debdas Ganguly**, Principal of EIILM.

I declare that the thesis has not been submitted by me for any other degree to any other University or Institute.

Date:

(Sajjil Islam)
Research Scholar