DECLARATION

I declare that the thesis entitled "An analysis of financial factors affecting the

performance of selected SMEs with special reference to Maharashtra

state"submitted by me for the degree of Doctor of Philosophy in Accounting

and Financial Management is the record of work carried out by me under the

guidance of Prof.(Dr.) Shirish R.Kulkarni and has not been submitted earlier

for any award of any degree, diploma, associate-ship, fellowship, titles in this

or any other University or other similar institution of Higher learning.

Place:-Vadodara

Bath Hardeep Kaur Amarjeet Singh

Date:- 23/08/2018