

DECLARATION

I declare that the thesis entitled '**SMALL BORROWERS' NEED AND THE CREDIT MARKET: A STUDY OF FORMAL AND INFORMAL MARKET BORROWING IN THE DISTRICT OF DARJEELING, WEST BENGAL**' has been prepared by me under the guidance of Prof. Sanchari Roy Mukherjee, Professor, Department of Economics, & Dean, Faculty Council for P.G. Studies in Arts, Commerce and Law, University of North Bengal. No part of this thesis formed the basis for the award of any degree or fellowship previously.

Sumon Chatterjee
Sumon Chatterjee
Department of Economics
University of North Bengal
Raja Rammohunpur,
District- Darjeeling

Date: *01.02.2021*