

**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)**

**A Thesis Submitted to the Vidyasagar University  
For the Degree of Doctor of Philosophy  
in  
MANAGEMENT**

**By  
SAJIJUL ISLAM**

**Department of Business Administration  
Vidyasagar University**

**October, 2018**