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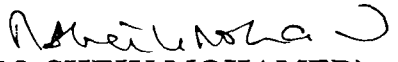
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CERTIFICATE

This is to certify that the thesis entitled **RURAL BANKING IN PUDUKKOTTAI DISTRICT WITH REFERENCE TO COMMERCIAL BANKS** is a bonafide record of original research work done by **Mr.K.NAINA MOHAMED**, in the Department of Commerce as a Part-Time Researcher Scholar during the period of study, 1997-2004, under my guidance and supervision for the award of the Degree of Doctor of Philosophy in Commerce. I further certify that this research work has not previously formed the basis for any other Degree, Diploma, Associateship, Fellowship or other similar title of this or any other university.

Place :

Date :


(Dr. M. SHEIK MOHAMED)
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27.12.04.

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