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CERTIFICATE

Certified that the research work entitled "**HOUSING SECTOR FINANCE IN HIMACHAL PRADESH: PROGRESS & PROSPECTS**" submitted by **Rajeev Kumar** has been executed under my supervision and guidance. It is an original work of the student and is being submitted in partial fulfillment for the award of Doctor of Philosophy in Commerce of Himachal Pradesh University, Shimla-05. This thesis has not been submitted earlier either to this university or to any other University/Institution for the fulfillment of the requirement of a course of study.

Dated: 7.5.2010

Place: Shimla


7/5/2010
(Dr. R.C. Kondle)

Research Supervisor