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## Certificate

This is to certify that the thesis entitled "**Institutional Financing to Agriculture in Kerala: A Study with Special Reference to Co-operative Bank**" is an authentic record of bonafide research carried out by Ms. Sanitha A C under my supervision and guidance and that no part of the thesis has been presented before for any degree or diploma or any other similar work in any other university.

She is allowed to submit the thesis for evaluation.

Ernakulam

May 2017

**Dr. Philo Francis**