

THESIS CERTIFICATE

This is to certify that the thesis entitled **Microfinance in India: A Case Study of Gujarat Region**, submitted by Vishakha S. Pandit to the M.S. University of Baroda, Vadodara, for the award of the degree of **Doctor of Philosophy** is a bonafide record of research work carried out by her under my supervision. The contents of this thesis, in full or in parts, have not been submitted to any other Institute of University for the award of any degree or diploma.

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