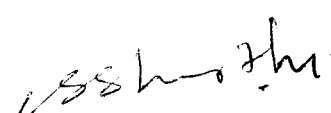

** C E R T I F I C A T E **

THIS is to certify that the Dissertation entitled
" Financing of Small Scale Industries In Karwar Town
(Karnataka)" is a genuine and bonafide work, Prepared
by Shri. N. D. Patil under my supervision and guidance
and I am fully satisfied with it and it has been
Submitted to Shivaji University, Kolhapur, for the
Degree of Master of Philosophy in Commerce and Management.

To the best of my knowledge and belief the matter
presented in The disseration has not been submitted for
the award of M. Phil. Degree of Shivaji University,
Kolhapur or any other recognised universities.

Date : 25/11/89

Place : KOLHAPUR


(Prof. Dr. C.S. Shetti)

(Shreshthi)

Research Guide,
Chhatrapati Shahu Central
Institute of Business
Education and Research,

KOLHAPUR.
