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\* \* D E C L A R A T I O N \* \*  
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I hereby declare that the disseration entitled,  
"Financing of Small Scale Industries in Karwar Town  
(Karnataka)" is written by me and submitted to  
Shivaji University, Kolhapur for The Degree of  
Master of Philosophy in Commerce and Management. The  
present work is of original nature and The conclusions  
are based on the primary and secondary data collected  
from appropriate sources.

To the best of my knowledge and belief the  
matter presented in this dissertation has not been  
submitted earlier for the award of any degree of any  
other university.

Date : 21-11-89

Place : Kolhapur.

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