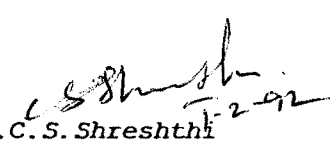


CERTIFICATE

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This is to certify that the Dissertation entitled "A STUDY OF INDUSTRIAL FINANCE BY KARNATAKA STATE FINANCIAL CORPORATION" being submitted to SHIVAJI UNIVERSITY, KOLHAPUR, by Mr.SHASHIDHARA. S. in partial fulfilment for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE AND MANAGEMENT is his genuine and bonafide work prepared under my guidance and supervision.

To the best of my knowledge and belief, this work has not been submitted to this or any other University for the award of any other Degree, Diploma or Membership.

  
Dr. C. S. Shreshthi  
M.Com., Ph.D.

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