

DEPARTMENT OF BANKING AND BUSINESS FINANCE
FACULTY OF COMMERCE
M.S. UNIVERSITY OF BARODA
BARODA

CERTIFICATE

This is to certify that this Ph.D work, entitled "Rural Household's Access to Credit : A study of Calicut District", submitted by Ms. Mareena John, RBI Research Fellow at the RBI Endowment Unit, Department of Banking and Business Finance, Faculty of Commerce, M.S. University of Baroda, has been carried out under my guidance and supervision and that this work has not been submitted anywhere for any degree.

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Ph.D Guide