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## **CERTIFICATE**

Certified that the thesis entitled *“PATTERN OF AGRICULTURAL FINANCING BY COMMERCIAL BANKS IN HAILAKANDI DISTRICT OF ASSAM-WITH SPECIAL REFERENCE TO KCC SCHEME”* for award of the Degree of Doctor of Philosophy in Commerce is the outcome of a bonafide research work done by Smt. Purnima Das Gupta under my supervision. This work has not been submitted previously for any other degree / diploma of this or any other University. It is further certified that the candidate has complied with all the formalities as per the requirements of Assam University. I recommend that the thesis may be placed before the examiners for consideration of award of the degree of the University.

**Date:**

**(PROF. NIKHIL BHUSAN DEY)**  
**Supervisor**