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CERTIFICATE

This is to certify that the thesis entitled '**SMALL BORROWERS' NEED AND THE CREDIT MARKET: A STUDY OF FORMAL AND INFORMAL MARKET BORROWING IN THE DISTRICT OF DARJEELING, WEST BENGAL**' submitted to the University of North Bengal, India, for the award of the Degree of Doctor of Philosophy in Economics, is a bonafide record of the research work done by Mr. Sumon Chatterjee under my supervision. It is also certified that this work has not previously formed the basis for the award of any Degree, Diploma, Associateship, Fellowship, or any other similar title, to the candidate. The thesis is an independent and honest work of the candidate. To the best of my knowledge he bears a good moral character.

Date: 01.02.2021

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Urkund Analysis Result

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