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To whom it may concern

This is to certify that the research work reported in this thesis entitled "*Export Financing in Bangladesh: A Study of Export Credit by Financial Institutions*" by Md. Nesarul Karim has been carried out by himself under my supervision and guidance. He has fulfilled all the requirements for the submission of the thesis for Ph. D. degree of the university of North Bengal. In character and disposition Md. Nesarul Karim is fit to submit the thesis for Ph. D. degree.

Date: 09.07.03

(Dr. Ajit Kr. Ray)  
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