CERTIFICATE

This is to certify that the dissertation entitled,

"Loans And Advances of Agricultural Co-

Operative Banks with reference to Shri Paisafund

Shetaki Sahakari Bank Ltd., Hupari Taluka

Hatkanangale Dist. Kolhapur." is a genuine and

bonafide work done by Miss. Supriya R. Raje

under my guidance and submitted to Shivaji

University, Kolhapur for the award of degree of

Master of Philosophy in Commerce And

Management.

Place: Kolhapur

Date: 30-4-2007

Dr. N.V. Shaha

(Research Guide)