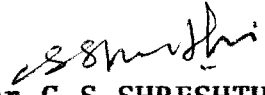


# CERTIFICATE

THIS is to certify that the dissertation entitled "AN ANALYSIS OF THE FINANCIAL STATEMENTS; GADAG CO-OPERATIVE TEXTILE MILL LIMITED, HULKOTI, TALUKA : GADAG (KARNATAKA)" is a genuine and bonafide work prepared by MR. SHABUDIN F. SIDNEKOPP, under my guidance and direct supervision, submitted to the SHIVAJI UNIVERSITY, KOLHAPUR as a partial fulfilment of the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE AND MANAGEMENT.

TO the best of my knowledge and belief the matter presented in this dissertation has't been submitted earlier for the award of M.Phil, degree as any other course of Shivaji University of any other university.

KOLHAPUR.  
30-5-1993.

  
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