

CERTIFICATE

This is to certify that Mrs. J.V. Desai has completed her research work for the Degree of M.Phil. in Economics on "Role of Cooperative Land Development Bank in Developing Grape Gardens (with special reference to Miraj Taluka, Sangli District)

She has carried out this research work at all stages on her own effort under my guidance and supervision.

I am fully satisfied with it. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award of M.Phil. Degree or any similar degree of the Shivaji University or any other University.

Place : KOLHAPUR

Date : 30th MAY, 1988



(Prin.V.M. HILAGE)
Research Guide,
Vasandraodada Patil Institute of
Management Studies and Research,
Sangli -416416