<u>CERTIFICATE</u>

This is to certify that the dissertation entitled, " A CRITICAL STUDY OF AGRICULTURAL AND RURAL DEVELOPMENT SCHEMES OF SATARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD." which is being submitted herewith for the award of the degree of Master of Philosophy in Economics, under the Faculty of Social Sciences of Shivaji University, Kolhapur, is the result of the original research work completed by Miss. Tarade Shital Shivaji under my supervision and guidance and to the best my knowledge and belief the work embodied in this dissertation has not formed earlier the basis for the award of any degree or similar title of this or any other University or examining body.

Ammune

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Place: Kolhapur Date: 1015/2014