## **CERTIFICATE**

This is to certify that the dissertation entitled. "A STUDY OF KISAN CREDIT CARD SCHEME IN KOLHAPUR DISTRICT" has been completed by Mr. Kolape A.D. under my guidance and submitted to the Shivaji University, Kolhapur in partial fulfillment of the requirement for the degree of Master of Philosophy in Economics. I further declare that the theirs has not been submitted for the award of any other deploma or degree either of this university or any other university.

Place - Kolhapur

Date - 15/01/2009

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