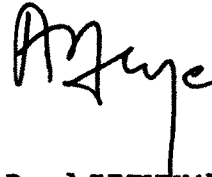


■ ■ ■ C E R T I F I C A T E ■ ■ ■

This is to certify that, Shri. V.B.Nilapgol
has completed his dissertation entitled
" WORKING OF SALARY EARNER'S CO-OPERATIVE
CREDIT SOCIETY : A CASE STUDY OF SHRI SWAMI
VIVEKANAND EDUCATION SOCIETY EMPLOYEES'
CO-OPERATIVE CREDIT SOCIETY LTD., KOLHAPUR ".
in partial fulfilment of M.Phil in Economics
under my guidance. His work is of original
nature.

To the best of my knowledge the matter
presented in the dissertation is bonafide and
has not been submitted earlier for the award
of any Degree of this or any other University.



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