

C E R T I F I C A T E

This is to certify that, Shri Ravindra S. Damugade has completed his dissertation entitled - "A ECONOMIC STUDY OF THE WORKING OF THE POST-GRADUATE DEPARTMENT TEACHERS CO-OPERATIVE CREDIT SOCIETY LIMITED, 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 this dissertation is bonafide and has not been submitted earlier for the award of any Degree of this or any other University.

PLACE : KOLHAPUR.

DATE : 29/12/94

  
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