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C E R T I F I C A T E

This is to certify that Shri. S.S.Patil has completed his research work for the Degree of M.Phil. in Economics on "WARANA CO-OPERATIVE BANK -A CASE STUDY IN CO-OPERATIVE BANKING AND RURAL DEVELOPMENT." He has carried out this research work in all stages on his own effort under my guidance and supervision. I am fully satisfied with it. This dissertation has not been previously used for the award of M.Phil degree by any other university.

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