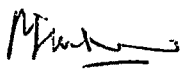


C E R T I F I C A T E

This is to certify that the dissertation entitled
" A Case Study of Human Factor in the Bagalkot Co-operative
Spinning Mill Ltd. Bagalkot" is a genuine and bonafide work,
prepared by Mr. BHUSARE. S.R. under my guidance and submitted
to the Shivaji University, Kolhapur for the award of the
degree of Master of Philosophy in Commerce.

Place : Kolhapur
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