

C E R T I F I C A T E .

This is to certify that Shri Jagdish Shivdas Patil of Chintamanrao College of Commerce, Sangli has completed his research work for the degree of Master of Philosophy in Commerce on "A study of the Lead Bank Scheme with reference to Bank of India in Sangli District ( 1980-81 to 1984-85). He has carried out this research work in all stages on his own efforts 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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Place :- Sangli

Date :- 29/12/86