


C E R T I F I C A T E

This is to certify that Shri. P.M. HEREKAR of Devchand College, Arjunnagar, has successfully completed his Dissertation entitled "A STUDY OF THE WORKING OF PRIMARY AGRICULTURAL CO-OPERATIVE CREDIT SOCIETIES (PACS) IN BELGAUM DISTRICT 1984-87" in partial fulfilment of the condition laid down for the Degree of MASTER OF PHILOSOPHY IN COMMERCE OF THE SHIVAJI UNIVERSITY, KOLHAPUR, and that it is his original contribution to the discipline. I, thus, recommend that the dissertation-to be forwarded to the University for evaluation.

KOLHAPUR.

Date: 1-12-88


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