## :CERTIFICATE:

This is to certify that, Mr. S.S.Phadatare has completed his research work "FINANCING OF SMALL SCALE INDUSTRIES BY MAHARASHTRA STATE FINANCIAL CORPORATION, SATARA BRANCH, SATARA." for the degree of M.Phil., in commerce. He has carried out this research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M.Phil. degree of any other University.

PLACE : KOLHAPUR.

DATE : 1/5/1988.

PROF. A.D. SHINDE. F.C.A.