

C E R T I F I C A T E

This is to certify that **Shri S.V.Kshirsagar** has completed his research work, entitled "**THE WORKING OF CO-OPERATIVE HOUSING SOCIETIES IN OSMANABAD CITY**", under my supervision and guidance. His work is genuine and satisfactory. This dissertation submitted for the award of the degree of Master of Philosophy in Commerce to the Shivaji University, Kolhapur.



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