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KOLHAPUR.

CERTIFICATE

This is to certify that the Kum. Hansa Vilas Harmalkar has completed her research work entitled "Financial Analysis of Laxmi Vishnu and company Malvan, Dist.- Sindhudurg." in partial fulfillment of philosophy in commerce and management. She has carried out research work in all the stage on her own efforts and under my guidance and supervision. I am fully satisfied with it.

To the best of my knowledge, this dissertation has not been used for the award of this or any other degree or diploma of this or any other university.

DR. J. B. KULKARNI M.SC. (AGRI.), M.A. (ECO.), PH.D. (Research Guide)

Place: Kolhapur

Date: 08-07-2008