## CERTIFICATE

This is to certify that the dissertation entitled "Problems of Primary Agricultural Co-operative Credit Societies in Koregaon Taluka" is a genuine and bonafide work prepared by Shri P.K.Jagtap under my guidence and supervision and submitted to the Shivaji University, Kolhapur, for the Degree of Master of Philosophy in Commerce and Management.

To the best of my knowledge and belief, the matter presented in the Dissertation has not been submitted earlier for the award of M.Phil.Degree of Shivaji University, Kolhapur, or any other University.

Place : Kolhapur

( V.P.WADKAR )

Guide Teacher

Date : 26/12/86