

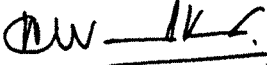
C E R T I F I C A T E

This is to certify that the dissertation entitled,  
" A Study of Long Term Finance for Agriculture Provided  
by Kolhapur District Central Co-operative Bank Ltd.,  
Kolhapur", is a genuine and bonafide work prepared by  
B.M. Kumbhar under my supervision and guidance 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, or any other University.

Date : 31.5.1988

Place: KOLHAPUR.

  
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