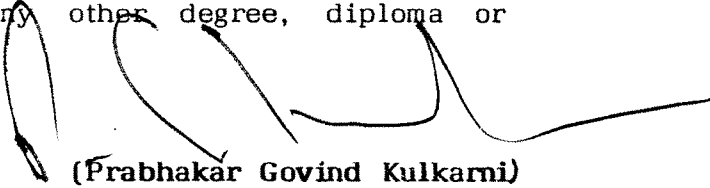


# Certificate

This is to certify that the dissertation entitled "A Review of The Annual Budgets During 1985 to 1993- A Critical Study" written and submitted to Shivaji University, Kolhapur by **Miss. Anita Nanasaheb Yadav** in partial fulfilment of the requirements for the award of the degree **Master of Philosophy in Commerce and Management** is her original work carried out under my guidance and supervision.

Certified further that to the best of my knowledge and belief the matter presented in this dissertation is bonafide and has not been submitted earlier to this or any other University for the award of this or any other degree, diploma or membership.

Place : Kolhapur  
Date : 15/12/1994.



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