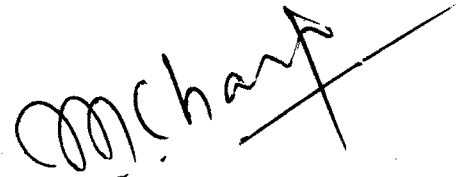


**-: C E R T I F I C A T E :-**

This is to certify that Mrs. Kadam S.S. has completed her research work entitled " A STUDY OF DEPOSIT MOBILISATION BY KOLHAPUR MAHILA SAHAKARI BANK LTD., KOLHAPUR", for the Award of the Degree of M. Phil (Commerce and Management). She has carried out the research work in all stages on her own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award any other Degree or Diploma of any University.



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