

C E R T I F I C A T E

This is to certify that the dissertation entitled 'A Study of Loans and Advances of the Kolhapur Maratha Co-operative Bank Ltd., KOLHAPUR' (1980-81 to 1984-85) is a genuine and bonafide work, prepared by Shri. V. N. Kadam under my guidance and submitted to the Shivaji University, Kolhapur, for the award of Degree of Master of Philosophy in Commerce and Management.

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