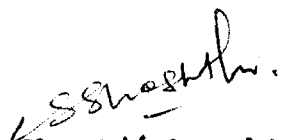


- C E R T I F I C A T E -

I certify that the disseratation entitled " An analytical Study of agricultural advances of the Ratnagiri District Central Co-operative Bank Ltd., Ratnagiri - (1981-85)" which is being submitted by Shri.Vijaykumar Vishnu Deshmukh for the award of the Degree of Master of Philosophy in Commerce and Management of SHIVAJI UNIVERSITY, KOLHAPUR under the Faculty of Commerce is a record of bonafide work carried out by him under my supervision and guidance. The dissertation is well upto the standard both in respect of contents and its literary presentation for being referred to the examiners.

KOLHAPUR.

  
Dr.C.S.Shetti(Shreshthi)

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