## CERTIFICATE

This is to certify that the Dissertation entitled, "AN EVALUATION OF HUMAN RESOURCES AND PROFESSIONALISM ATTACHED TO COOPERATIVE UNDERTAKINGS", is a genuine and bonafide work prepared by Shri. Adinath A. Kunchanur under my guidance and direct supervision, submitted to the Shivaji University, Kolhapur, as a partial fulfillment of the award of the degree of MASTER OF PHILOSOPHY IN COMMERCE AND MANAGEMENT.

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier for the award of M.Phil. degree or any course of Shivaji University or any other University.

KOLHAPUR

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Bucher

15/6/1994