CERTIFICATE ::

This is to certify that Shri Ravindra Ganapati Dandekar has completed his research work entitled "Financing Under Integrated Rural Development Programme by Sangli District Central Co-operative Bank Ltd., Sangli - It's Performance and Prospectus". for the Degree of M.Phil. in Commerce and Management. He has carried out this research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. Dissertation has not been used for the award of M.Phil. Degree of any other university.

Place: Kolhapur

Date : 20th April 87

(Prof. T.A. Shiware)