

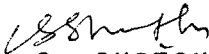
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C E R T I F I C A T E
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This is to certify that the dissertation entitled "A Study of Financial Management Practices of the Banhatti Co-operative Spinning Mill Limited, Banhatti, Dist. Bijapur (Karnataka)" is a genuine and bonafide work prepared by Mr. Savalageppa N. Pattanashetti, under my guidance and direct supervision, submitted to the Shivaji University, Kolhapur as a partial fulfilment 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 hasn't been submitted earlier for the award of M. Phil. degree or any other course of Shivaji University or any other university.

KOLHAPUR

10-5-1993


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