

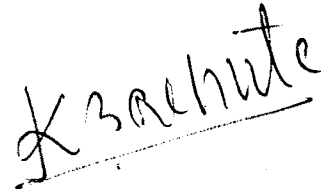
CERTIFICATE

This is to certify that, the dissertation entitled " Working of Urban Co-operative Credit Societies in Wai Taluka" is a genuine and bonafide work presented by Shri Jagdeesh Ramchandra Lanjekar, under my guidance and direct supervision submitted to the Shivaji University, Kolhapur, for 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 Master of Philosophy degree or any course of Shivaji University or any other University.

Place : Wai

Date : June, 1996



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