

C E R T I F I C A T E

This is to certify that the Dissertation entitled " A STUDY OF CO-OPERATIVE VALUES IN DIFFERENT CO-OPERATIVE ORGANISATIONS " , written and submitted to SHIVAJI UNIVERSITY, KOLHAPUR, by Mrs. S.M. JABADE, in partial fulfillment of the requirements for the award of the Degree of MASTER OF PHILOSOPHY IN COMMERCE AND MANAGEMENT, is her original work carried out under my guidance and supervision.

Certified further that to the best of my knowledge and belief, the matter presented in this Dissertation is bonafide and has not been submitted earlier to this or any other University for the award of this or any other Degree, Diploma or Membership.

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