

Certificate

This is to certify that the dissertation entitled "**An Analytical Study of Physical and Financial Performance of Milk Co-operatives – A Case Study of BEMUL**" which is being submitted herewith for the award of Degree of Master of Philosophy in Commerce and Management. I hereby declare that the dissertation entitled "**An Analytical Study of Physical and Financial Performance of Milk Co-operatives – A Case Study of BEMUL**" of Shivaji University, Kolhapur is the result of original research work completed by **MISS. PADMAJA .M. SHANKARGOUDA** under my supervision and guidance and to the best of my knowledge and belief of the work embodied in this dissertation has not formed earlier the basis for the award of any degree or similar title of this or any other University or examining body.

Place : Kolhapur

Date : 30/12/2009



Dr. (Smt). Vidya A. Salokhe
Research Guide