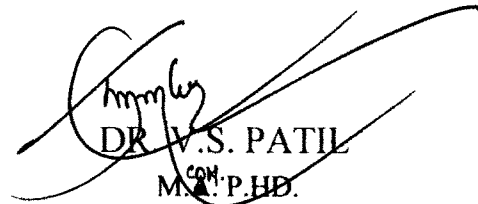


## **CERTIFICATE**

This is to certify that this dissertation entitled "A STUDY OF PROBLEM OF RECOVERY OF LOANS AND ADVANCES OF MAHARASHTRA STATE FINANCIAL CORPORATION, REGIONAL OFFICE- KOLHAPUR" is genuine and bonafide work prepared by Mr. Vishal M. Kamble under my guidance and submitted to Shivaji University, Kolhapur, for the award of degree of MASTER OF PHILOSOPHY in Commerce and Management.

PLACE: - KOLHAPUR  
DATE: - 13/06/2006

  
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**(RESEARCH GUIDE)**

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