

## *Certificate*

This is to certify that the dissertation entitled “**SELF HELP GROUP – BANK LINKAGE PROGRAMME: - A SCHEME OF FINANCING TO WOMEN THROUGH PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO SHIROL TALUKA**” which is being submitted herewith for the award of the Degree of **Master of Philosophy in Commerce** of **Shivaji University, Kolhapur** is the result of the original research work completed by **Mrs. Snehal Shital Chougule** under my supervision and guidance and to the best of my knowledge and belief the work embodied in this thesis has not formed earlier the basis for the award of Degree or similar thesis title of this or any other University or examining body.

Place :- Kolhapur.

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