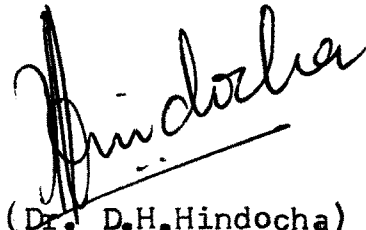


:: C E R T I F I C A T E ::

This is to certify that, Shri M.S. Maraje has completed his research work "The Study of Land Development Bank and Its Impact upon Development of Agricultural Economy in Gadhinglaj Region" for the degree of M.Phil. in Economics. He has carried out this research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M.Phil. Degree by any other University.

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