

CERTIFICATE

This is to certify that the dissertation entitled. "A STUDY OF FINANCIAL INCLUSION WITH REFERENCE TO URBAN CO-OPERATIVE BANKS IN KOLHAPUR DISTRICT" has been completed by Mr. Bhosale Rahul Bhaskar under my Supervision and guidance and submitted to the Shivaji University, Kolhapur in partial fulfillment of the requirement for the degree of Master of Philosophy in Economics.

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