## : CERTIFICATE

This is to certify that Shri S.V.Bhandari,
Lecturer in Economics, Mahavir College, Kolhapur,
has completed his research work for the degree of
M.Phil. in Economics on "Working of the Finances
of Urban Local Bodies with Particular Reference
to Kolhapur and Sholapur Municipal Corporations
since their Establishment", a Dissertation under
my guidance. His work is an original work.

6-10-1982 Kolhapur Dr. V. B. Ghuge

M.A., Ph.D.

Research Guide
Professor and Head
Department of Economics
Shivaji University, Kolhapur