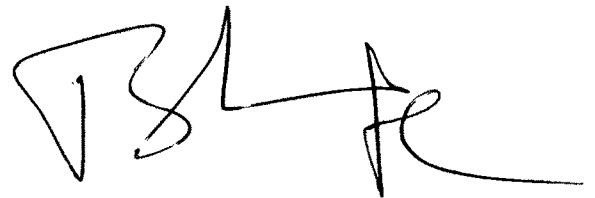


:: CERTIFICATE ::

This is to certify that, Shri. D.G.Chougule has completed his research work for the degree of M.Phil in Economics on " A STUDY OF LEAD BANK'S SCHEME OF FINANCING AND IT'S EFFECTS IN PANHALA TALUKA". He has carried out this research work at all stages on his own effort under my guidance and supervision. I am fully satisfied with it. This dissertation has not been previously used for the award of M.Phil Degree by any other University.



PLACE : KOLHAPUR
DATE : 16/1/1987.

Dr. V.B.Ghugle,
M.A.Ph.D.,
Professor & Head,
Department of Economics,
Shivaji University,
KOLHAPUR- 416 004.