

C E R T I F I C A T E

This is to certify that the dissertation entitled " Deposit mobilisation by Urban Co-operative Credit Societies in Bhudargad Taluka with special reference to Bhudargad Taluka Nagari Sahakari Patsanstha Ltd. Gargoti" (1977-78 to 1985-86) is a genuine and bonafide work prepared by Shri Shankar Bapu Hajare under my guidance and supervision. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award of M.Phil degree or any similar degree of the Shivaji University, Kolhapur or any other University.

KOLHAPUR,

DATE : 30 NOV. 1988 .

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