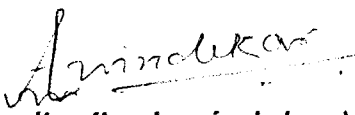


C E R T I F I C A T E

This is to certify that the dissertation entitled "A STUDY OF GENERAL INSURANCE CORPORATION WITH SPECIAL REFERENCE TO RURAL INSURANCE BUSINESS" is a bonafide work prepared by *Shri. A. A. Kumbhar* under my guidance and direct supervision, submitted to the Shivaji University, Kolhapur as a partial fulfilment of the award of **DEGREE OF MASTER OF PHILOSOPHY IN COMMERCE.**

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier, for the award of M. Phil. degree of any other course of Shivaji University or any other university.

KOLHAPUR


(Dr. U. V. Arvindekar)

RESEARCH GUIDE