C E R T I F I C A T E

This is to certify that the dissertation entitled "A STUDY OF OPERATIONAL DIFFICULTIES OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN BARSHI TALUKA" is a genuine and bonafide work prepared by Shri. R.S. Nikam under my guidance and supervision and submitted to the Shivaji University, Kolhapur, for the Degree of Master of Philosophy in Commerce.

GUIDE

Place:-Kolhapur.

(PROF. V. P. WADKAR)

Date: 30th May 1986