

C E R T I F I C A T E

This is to certify that the dissertation titled 'A STUDY OF OVERDUES OF FARM LOANS WITH SPECIAL REFERENCE TO LOANS BY CO-OPERATIVES IN BHEDASGAON VILLAGE (DIST KOLHAPUR) is a genuine and bonafide work prepared by Mrs. R.A. NALAGE under my guidance and supervision and submitted to the SHIVAJI UNIVERSITY, Kolhapur for the Degree of Master of Philosophy in Commerce.

Place :- Kolhapur.


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Date :- 31/5/88