

C E R T I F I C A T E

— This is to certify that the dissertation entitled "A study of Working of Credit Co-Operative Societies in Khandala Taluka of Satara District" is a genuine and bonafide work prepared by Shri. Nandoo Bhaguji Chavan under my guidance and submitted to the Shivaji University, Kolhapur, for the award of the degree of " MASTER OF PHILOSOPHY IN COMMERCE".

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(Dr. P.S. RAO)

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