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CERTIFICATE

This is to certify that the Dissertation entitled "A STUDY of INDUSTRIAL FINANCE BY URBAN CO-OPERATIVE BANKS IN KOLHAPUR CITY" is a genuine and bonafide work prepared by Shri.UDAY N. JERE under my guidance and submitted to SHIVAJI UNIVERSITY, KOLHAPUR for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE AND MANAGEMENT.

To the best of my knowledge, the matter presented in the Dissertation has not been submitted earlier to this University or any other University for any Degree.



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Date: 19/5/89