CERTIFICATE

This is to certify that, Mr. N.S. Kharche has completed his research work "A STUDY OF INDUSTRIAL FINANCE OF LIFE INSURANCE CORPORATION OF INDIA"

(1981-82 TO 1985-86) for the degree of M. Phil., in commerce. He has carried out this research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M. Phil. degree of any other University.

DROE E A SITUADE

KOLHAPUR 21.4.1988 PROF. T. A. SHIWARE