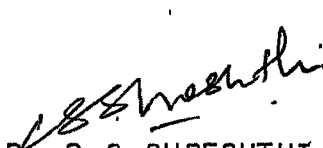


: C E R T I F I C A T E :

This is to Certify that the dissertation entitled 'The Role of Maharashtra State Co-operative Land Development Bank in Walwa Taluka (1979-80 to 1983-84) is a genuine and bonafide work, prepared by Shri S.T.Gaikwad under my guidance and submitted to the Shivaji University, Kolhapur for the award of Degree of Master of Philosophy in Commerce and Management.

Kolhapur

9<sup>th</sup> November 1986

  
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