

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

This is to certify that the dissertation entitled " **FINANCING BY THE BANK AND FUNDS UTILISATION BY THE BORROWERS IN SANGLI DISTRICT-A CASE STUDY OF SELECTED BORROWERS OF YASHWANT SAHAKARI BANK LTD.,MIRAJ.**" is a genuine and bonafide work prepared by **Shri.Patil S.Y.** under my guidance and supervision and submitted to the Shivaji University, Kolhapur for the award of the degree of **Master of Philosophy in Commerce and Management.**

To the best of my knowledge and belief, this work has not been submitted for the award of any other degree, diploma or Membership to this or any other University.

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