

**Lathe Education Society's
GANPATRAO ARWADE COLLEGE OF COMMERCE,
SANGLI**

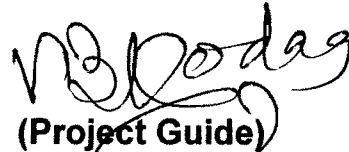
CERTIFICATE

This is certifying that Mr.GAVANDI IBRAHIM KASHIM has completed his project report titled "A Critical study of Non performing Assets and challenges. Before co-operative Urban Banks with special references to the sangli Urban co-operative bank Ltd. Sangli. Under my guidance in partial fulfillment of the Master of Philosophy (M.Phil) degree of the shivaji University, Kolhapur.

To the best of my knowledge and belief, this project dissertation is original work. Which has not been submitted to the shivaji University / *any other university.* previously

Place – Sangli

Date – 31th July 2008,


(Project Guide)

Principal Dr. V.B. Kodag

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