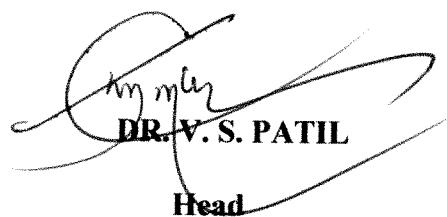


CERTIFICATE

This is to certify that the Thesis entitled "A Study of Deposit Mobilization and Advancing of Loan : A Case Study of The Karad Urban Bank Co-op. Bank Ltd., Karad. (Scheduled Bank.)", which is being submitted herewith for the award of the Degree of Master of Philosophy under the faculty of Commerce of Shivaji University, Kolhapur is the result of original research work completed by Miss. Swapna Kulkarni under my supervision and guidance and to the best of my knowledge and belief the work embodied in this thesis has not formed earlier the basis for the award of any Degree or similar title of this or any other University or Examining Body.

PLACE : - KOLHAPUR.

DATE : - 28/06/2005



Dr. V. S. PATIL
Head

Department of Commerce & Management

Shivaji University, Kolhapur.

Suk. 5156 - TQ15169