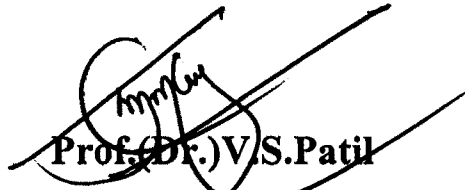


## **Certificate**

This is to certify that the dissertation entitled, "A STUDY OF LOANS AND ADVANCES OF THE KOLHAPUR URBAN CO-OPERATIVE BANK LTD., KOLHAPUR." submitted by Mr. Chougule Shivaji Bhimrao in partial fulfillment of the Degree of 'Master in Philosophy' in Commerce and Management has been carried out under my supervision and guidance. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award of M.Phil degree or any other similar degree of Shivaji University, Kolhapur or any other University.

PLACE : KOLHAPUR

DATE: July, 2008

  
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