CERTIFICATE BY GUIDE

This is to certify that the work entitled "' **MANAGEMENT PRACTICES IN VIKAS CO-OPERATIVE BANK LIMITED, SOLAPUR** " is completed by **Shri. C. L. Tonape**, under my guidance and supervision as per the requirements of SHIVAJI UNIVERSITY, KOLHAPUR. This is submitted to Shivaji University, Kolhapur for the award of the Degree " **MASTER OF PHILOSOPHY** " in COMMERCE under commerce faculty. His work is genuine and unique one.

Date :- 19 FEB 1994

Dr. B. B. Ekshinge
Head Department of
Business Management and Research,
P. G. Research Centre,
B. P. Sulakhe Commerce College,
BARSHI.