

CERTIFICATE

This is to certify that the dissertation entitled “**PRODUCTIVITY AND PROFITABILITY OF CO-OPERATIVE BANKS: A COMPARATIVE STUDY OF PALUS SAHAKARI BANK LTD., PALUS & SHRI. SATYAVIJAY SAHAKARI BANK LTD., KUNDAL**” being submitted herewith for the awarded of the degree of Master of Philosophy in Commerce and Management of Shivaji University Kolhapur is the result of the original research work completed by Miss. Gauri Bhimrao Patil Under my Supervision and Guidance and to the best of my knowledge and belief the work embodied in this dissertation has not formed earlier the basis for the award of any degree of similar title of dissertation or any other university, or examining body.

Place: Kolhapur

Date: / /2013



Dr. Shrikrishna S. Mahajan

Head

Department of Commerce & Management

Shivaji University, Kolhapur

Research Guide