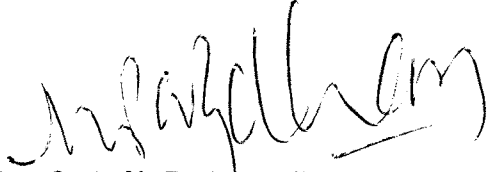


C E R T I F I C A T E

This is to certify that the Dissertation
entitled ''Marketing of Banking Services and Consumers'
Satisfaction - A case study of Urban Co-operative Banks
in Sangli City'' is a genuine and bonafide work prepared
by Shri Hansraj V. Ambawade under my guidance and
supervision and submitted to Shivaji University, Kolhapur,
for the award of the Degree of MASTER OF PHILOSOPHY in
COMMERCE and MANAGEMENT.


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