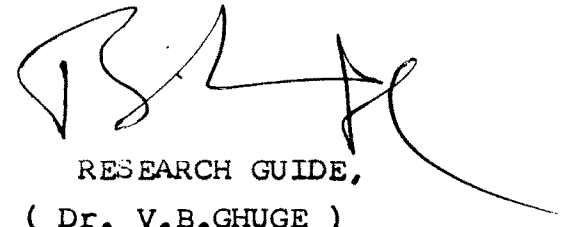


C E R T I F I C A T E

This is to certify that Shri. Waghmode M.B. has completed his research work for the Degree of M.Phil, in Economics on " A STUDY OF JATH URBAN CO-OPERATIVE BANK LIMITED, JATH." He has carried out this research work at all stages on his own effort under my guidance and supervision.

I am fully satisfied with it. This dissertation has not been previously used for the award of M.Phil, degree by any other University.

PLACE : KOLHAPUR  
DATE : 30 / 3 / 1988



RESEARCH GUIDE,

( Dr. V.B.GHUGE )

Professor and Head,  
Department of Economics,  
Shivaji University,  
K O L H A P U R- 416 004.