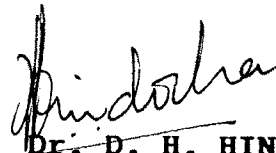


C E R T I F I C A T E

This is to certify that the dissertation entitled " A STUDY OF WORKING OF URBAN CO-OPERATIVE BANKS IN NIPANI TOWN " 1980-1988, which has been presented by B. R. PATIL of Chh. Shahu Central Institute of Business Education And Research, Kolpahur, in partial fulfilment of the requirement for the Degree of Master of Philosophy in Economics, 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 similar degree of the Shivaji University, Kolhapur or any other University.

KOLHAPUR.

August 03, 1990.



Dr. D. H. HINDOCHA

( Research Guide )