

CERTIFICATE

This is to certify that the dissertation entitled "Urban Cooperative Banks and development of small scale industries and retail trading" submitted by Mr. Chaugule U.M. in partial fulfilment of M.Phil degree (Economics) examination of Shivaji University, has been carried out under my supervision and guidance.

The matter presented here has not been used elsewhere.

Date : 19 / 12 / 1990



Dr. K.G. Pathan
Research Guide

Solapur

Date : 19.2.90

To,
The Registrar,
Shivaji University,
KOLHAPUR-416 004


Sub. : Submission of M.Phil Dissertation.


Sir,

I, the undersigned, Mr. Chaugule Uttam Machhindra, submit herewith four copies of the Dissertation entitled as - "Urban cooperative banks and development of small scale industries and retail trading - A case study of Solapur Janata Sahakari Bank Limited, Solapur" as partial fulfilment of M.Phil degree in Economics.

Thanking you,

Yours faithfully,


(U.M. Chaugule)


Forwarded through Research Guide
Dr.K.G.Pathan


To,
The Registrar,
Shivaji University,
KOLHAPUR - 4.

Sir,

I, the undersigned, hereby declare that the dissertation entitled -"Urban cooperative banks and development of small scale industries and retail trading - A case study of Solapur Janata Sahakari Bank Limited, Solapur" written and submitted by me under the guidance of **Dr.K.G.Pathan** is my original work. The emperical findings in this report are the data collected by myself. While preparing this report, I have not copied from any report.

I understand that any such copying is liable to be punished in a way the University authorities may deem fit.

Date : 19/2/1990


(U.M. Chaugule)
Signature of Student