

## CERTIFICATE

This is to certify that, Shri AWASHADE BALASAHEB DNYANDEO has completed his research work, "A STUDY OF THE PROGRESS OF THE KOREGAON CO-OPERATIVE PEOPLES BANK, LTD.", for the degree of M.Phil in Economics. He has carried out his research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M.Phil or any degree of any other University.

PLACE : KOLHAPUR

DATE : 28/06/96

  
(Dr. V. M. HILAGE)  
M.A.Ph.D.,PDMF(IIMA)

Research Guide  
Professor,  
Department of Economics,  
SIBER, Kolhapur - 416 004.