

C E R T I F I C A T E

This is to certify that the dissertation entitled "ANALYSIS OF THE WORKING OF THE RAYAT SEVAK CO-OPERATIVE BANK LIMITED, SATARA" is a genuine and bonafide work prepared by Shri Vijay Janardan Wadate under my supervision and guidance and submitted to the SHIVAJI UNIVERSITY, KOLHAPUR for the award of the DEGREE OF MASTER OF PHILOSOPHY in ECONOMICS, (Faculty of Social Sciences).

To the best of my ~~know~~ knowledge and belief, the matter presented in the report has not been submitted for the similar degree.

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30th DECEMBER, 1993.

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