CERTIFICATE

This is to certify that Mrs. S. V. Ashtekar has completed her research work "A study of Shri Laxmi Mahila Sahakari Bank, Sangli", for the degree of M. Phil in Economics. She has carried out this research work in all stages on her 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 Degree by any other inversity.

Dr. D. H. Hindocha (Research Guide) Shahu Institute of Business Education and Research Kolhapur.