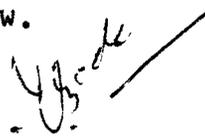


C E R T I F I C A T E

Certified that the Research Report, " A Comparative Study of Working, Progress and Impact of Urban Co-Operative Banks in Gadhinglaj, Ajara, & Chandgad Taluka" has been conducted by Prof. N.D. Khichadi in partial fulfillment of his M. Phil. Programme . This is the report of an original study conducted by him under my guidance . I certify that it is an original work done by him which has not been used previously for any other purpose as far as I know.

~~Dr. P. S. Rao~~
~~Principal.~~


Prof. Dr. V. V. Khanzode.
Research Guide.