## SS CERTIFICATE SS

This is to certify that the dissertation entitled 'A study of bank customer relationship with reference to Bank of India, Kolhapur ', is a genuine and bonafide work, prepared by Mrs.Nerlekar B.J. under any guidance and submitted to the Shivaji University, Kolhapur for the award of the Degree of Master of Philosophy in Commerce.

Kolhapur.

Dr. C. S. Shetti,