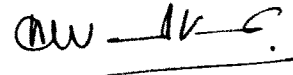


CERTIFICATE

This is to certify that the present dissertation titled "A STUDY OF LOANS AND ADVANCES OF SHRI BALBHIM CO-OPERATIVE BANK LTD., KOLHAPUR" has been carried out by Shri A.A. Patil under my guidance. I am fully satisfied with it. To the best of my knowledge, this dissertation has not been previously used for the Award of M. Phil. Degree or any similar degree of Shivaji University or any other University. I thus recommend that the dissertation be forwarded to the University for evaluation.

Place : Kolhapur

Date : 28/11/1988

  
(V.P. Wadkar)  
Research Guide