

* C E R T I F I C A T E *

This is to certify that the dissertation entitled "A study of working of urban Co-operative banks in Karad City (Dist-Satara). ' A case study of The Karad Janta Sahakari Bank Ltd. Karad (1973-74 to 1982-83)., Which has been presented by Shri Vishwas Digambar Ghorpade, of Venutai Chavan College, Karad in partial fulfilment of the degree of Master of Philosophy in Commerce, has been carried out under ~~me~~ my supervision and guidance. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award of M. Phil dissertation or any similar degree of the Shivaji University, Kolhapur or any other university. I, thus recommend that the dissertation be forwarded to the university for evaluation.


(DR. C.S. SHETTI (SHRESHTHI))

Place - Kolhapur.

Date - 20, March 1986