

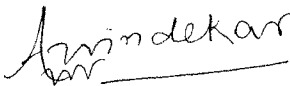
C E R T I F I C A T E

This is to certify that the dissertation entitled "SOME DEVELOPMENTAL ASPECTS OF A CO-OPERATIVE BANK A CASE STUDY" is a genuine and bonafide work prepared by Shri. B. D. Girigosavi under my guidance and direct supervision, submitted to the Shivaji University, Kolhapur as a partial fulfillment of the award of DEGREE OF MASTER OF PHILOSOPHY IN COMMERCE.

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier for the award of M. Phil or any course of Shivaji University or any other University.

Kolhapur

Date : 28/11/1992.


(Dr. U. V. ARVINDEKAR)

(RESEARCH GUIDE)