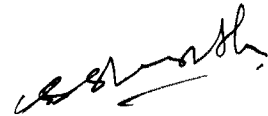


C E R T I F I C A T E

This is to certify that the dissertation entitled " A STUDY OF OPERATIONS OF SHRI MAHALAXMI CO-OPERATIVE BANK LTD., KOLHAPUR" 1982-83 to 1986-87, which was been presented by Mrs. A.A. Joshi of Chh. Shahu Central Institute of Business Education And Research, Kolhapur, in partial fulfilment of the requirement for the Degree of Master of Philosophy in Commerce, has been carried out under my supervision and guidance. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award for M. Phil degree or any similar degree of the Shivaji University, Kolhapur or any other University.

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(DR. C. S. SHRESHTHI)