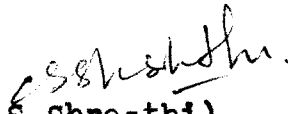


CERTIFICATE

This is to Certify that the dissertation entitled "Cash Credit Facilities of the Pandharpur Urban Co-operative Bank Ltd., Pandharpur" (1986-87) and (1987-88) is a genuine and bonafide work, prepared by shrī.M.S.Sawale under my Guidance and submitted to the Shivaji University, Kolhapur, for the award of Degree of Master of Philosophy in Commerce.


(Dr.C.S.Shresthi)