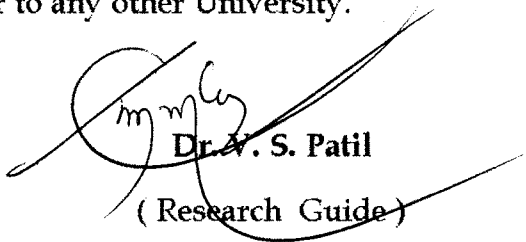


CERTIFICATE

This is to certify that the Dissertation entitled " **COMPARATIVE STUDY OF KOLHAPUR MAHILA URBAN CO-OP. BANK, KOLHAPUR AND KOLHAPUR JANATA URBAN CO-OP. BANK, KOLHAPUR.**" is a genuine work prepared by Miss **Sandhya Shivajirao Jadhav** under my supervision and guidance and submitted to the **Shivaji University, Kolhapur** in partial fulfilment of the award of the **Degree of Master of Philosophy in commerce and Management**

To the best of my knowledge and belief the matter presented in this Dissertation has not been submitted earlier for the award of this or any other Degree of Shivaji University or to any other University.

Place: Kolhapur


Dr. W. S. Patil
(Research Guide)