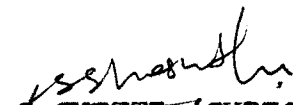


C E R T I F I C A T E

This is to certify that the dissertation entitled "Operations of Urban Co-operative Banks in Ajara Town - A Comparative Study of The Ajara Urban Co-op. Bank Ltd., Ajara and Jan_ata Sahakari Bank Ltd., Ajara (1981-82 to 1985-86)" is a genuine and bonafide work, prepared by Shri. R. B. Teli, under my guidance and submitted to the Shivaji University, Kolhapur, for the award of Degree of Master of Philosophy in Commerce and Management.

KOLHAPUR

Date : 2/8/89


Dr. C. S. SHETTI (SHRESHTHI)