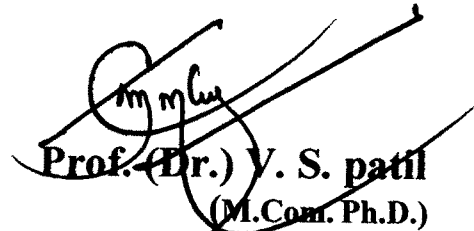


## ***CERTIFICATE***

This is to certify that the dissertation entitled, A Critical Study of Financial Performance and Position of Palus Sahakari Bank ltd. Palus, Dist: Sangli submitted by miss. Jadhav Sunayana Jotiram in partial fulfillment of the degree of '**master in philosophy**' in commerce and management 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 of M.Phil degree or any other similar degree of the Shivaji University, Kolhapur or any other university.

**Place: Kolhapur .**

**Date : 18<sup>th</sup> December 2006**

  
**Prof. (Dr.) V. S. patil**  
**(M.Com. Ph.D.)**

**Prof. (Dr.) V. S. Patil,**  
Professor & Head,  
Dept. of Commerce & Management  
Shivaji University, Kolhapur