## **CERTIFICATE**

This is to certify that dissertation entitled, "A PERFORMANCE EVALUATION OF THE RAYAT SEVAK CO-OPERATIVE BANK LTD. SATARA. A CASE STUDY OF KARAD BRANCH." which is being submitted here with for the award of the degree of the MASTER OF PHILOSOPHY IN COMMERCE of Shivaji University, Kolhapur is the result of the original research work completed by Miss. Reshma Bhalchandra Khatavkar under by supervision and guidance and to the best of my knowledge and belief the work embodied in this thesis has not formed earlier basis for the award of any Degree or similar title of this or any other university or examining body.

Place:- Kolhapur

Date: - 23/12/2009

Dr. V.S. Patil M.Com., Ph.D

Research Guide