

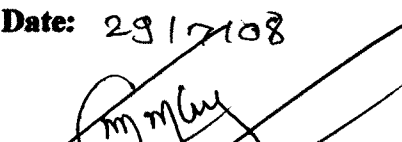
# CERTIFICATE

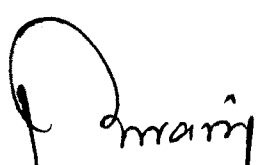
This is to certify that MISS. SWAPNA BHARAT KHARADE has completed his dissertation entitled "A STUDY OF MANAGEMENT AND CHALLENGES OF THE RAYAT SEVAK CO-OPERATIVE BANK LTD. SATARA, WITH REFERENCE TO SANGLI AND VITA BRANCH."

Which is being submitted herewith for the award of the degree of Master of Philosophy in Commerce and Management. I here by declare that the dissertation entitled "A Study Of Management And Challenges Of The Rayat Sevak Co-operative Bank Ltd. Satara, With Reference To Sangli And Vita Branch." Of Shivaji University, Kolhapur is the result of the original research work completed under my supervision and guidance and to the best of my knowledge & belief the work embodied in this dissertation has not formed earlier the basis for the award of any degree or similar title of this or any other university or examining body.

Place: Sangli

Date: 29/12/08

  
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Research Guide