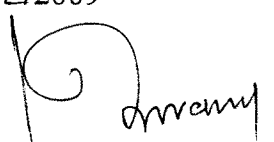



# CERTIFICATE

This is to certify that, Ms. VIDYA RAMCHANDRA SHELKE has completed his dissertation entitled, "A STUDY OF THE FINANCIAL MANAGEMENT AND CHALLENGES BEFORE THE SANGLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD., SANGLI" 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 The Financial Management and Challanges before the Sangli District Central Co-operative Bank Ltd., Sangli*" of Shivaji Unviersity, Kolhapur. Is the result of the original supervision and guidance and to the best of my knowledge and 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 : 7 / 12 / 2009

  
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