

## CERTIFICATE

This is to certify that the dissertation entitled "**A STUDY OF JANATA URBAN CO - OPERATIVE BANK LTD., WAI.**" Which is being submitted herewith for the award of the Degree of Master of Philosophy in Commerce and Management.

I hereby certify that the dissertation entitled "**A STUDY OF JANATA URBAN CO - OPERATIVE BANK LTD., WAI.**" is the result of the original research work completed by Shri. Manik Chandrakant Shirke under my supervision and guidance and to the best of my knowledge and belief, the work embodied in this dissertation has not been submitted earlier for the award of Master of Philosophy degree or any other degree or any course of Shivaji University or any other University or examining body.

Place: - Wai

Date: - 31/07/2009



Dr. J. S. Chaudhari.

Research Guide