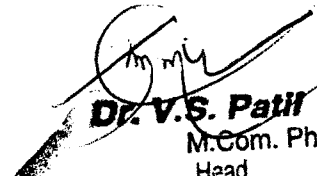


# CERTIFICATE

This is to certify that the Dissertation entitled as **"APPRAISAL OF BANK CUSTOMER SERVICES IN SHRI PANCHAGANGA NAGARI SAHAKARI BANK LTD., KOLHAPUR FOR THE PERIOD 1998-2002"**, which has been presented by Shri. S. A. Choudhari, in partial fulfillment of the degree of Master of Philosophy in Commerce and Management, has been carried out under my supervision and guidance and to the best of my knowledge and belief the matter embodied in the Dissertation has not been submitted earlier for the award of any Degree or Diploma or similar title of this or any other University or examining body. I, thus, recommend that the Dissertation be forwarded to the University for evaluation.

Place : Kolhapur

Date : 30/12/2004

  
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(Research Guide)