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दि कोल्हापूर अर्बन को-ऑप.  
बँक लि., कोल्हापूर.



The Kolhapur Urban Co-op.  
Bank Ltd., Kolhapur

बॉफिस : ५१४, 'डी' वॉर्ड, गंगावेश, पोष्ट बॉक्स नं. ४९, कोल्हापूर - ४१६ ००२.  
फोन : (०२३१) २५४७२४२, २५४७२४३. फॅक्स : (०२३१) २५४७२४६

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Certificate

Ref. No.

(To Whomsoever it may concern)

Date : 14 SEP 2011

This is to certify that Miss Kshitija Pandurang Sawant, Master of philosophy student of Department of Commerce and Management, Shivaji University, Kolhapur has completed her Dissertation on "Credit Management And Strategies Related to Home Loans with Special Reference to Khasbag Branch of the Kolhapur Urban Co-Operative Bank Ltd., Kolhapur

Her conduct and performance during the training period was found sincere and hard working.

We wish her all success in future career.

For Kolhapur Urban Co-op. Bank Ltd.;  
Er. Khasbag

*Khasbag*  
Br. Manager

## **CERTIFICATE**

This is to certify that the dissertation entitled "CREDIT MANAGEMENT AND STRATEGIES RELATED TO HOME LOANS WITH SPECIAL REFERENCE TO KHASBAG BRANCH OF THE KOLHAPUR URBAN COOPERATIVE BANK, KOLHAPUR." which has been presented by MISS. SAWANT KSHITIJA PANDURANG in the partial fulfilment of degree of MASTER OF PHILOSOPHY IN COMMERCE AND MANAGEMENT, has been carried out under my supervision and guidance.

To the best of my knowledge, the matter presented in the dissertation has not been submitted earlier for the award of M.Phil degree or any similar degree of the Shivaji University or any other University.

PLACE : KOLHAPUR

DATE :

  
26/9/11  
**DR. SHRIKRISHNA S. MAHAJAN**

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