

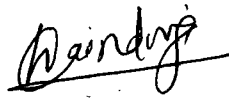
CERTIFICATE

This is to certify that the dissertation entitled "EVALUATION OF FINANCIAL PERFORMANCE OF KOYANA CO-OPERATIVE BANK LTD., KARAD" which has been presented by Miss. Sunanda Subhash Shinde in partial fulfillment of the 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 :- 15-5-2009



Dr. Mrs. Maindargi V. V.

M. Com. M. Phil, Ph. D.

Lecturer,

Kamala College, Kolhapur.