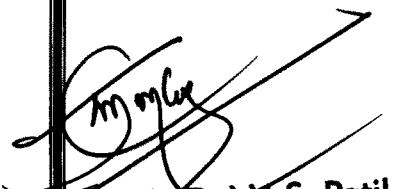


# CERTIFICATE

This is to certify that the dissertation entitled "A Study of Working Capital in District Central Co-operative Bank with Special Reference to 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 hereby declare that the dissertation entitled "A Study of Working Capital in District Central Co-operative Bank with Special Reference to Sangli District Central Co-operative Bank Ltd., Sangli" of Shivaji University, Kolhapur is the result of the original research work completed by Shri. Abid Gulam-Mohamad Bagwan under my 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.

Date: 26/5/2008


Place : Sangli.

  
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