## CERTIFICATE

This is to certify that the Dissertation entitled 'A Study of Bank's Customer Services with Special Reference to Kolhapur Janata Sahakari Bank Ltd., Kolhapur' which has been presented by Shri. G. D. Medhe, in partial fulfilment of the Degree of Master of Philosophy in Commerce, 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. Dissertation or any similar Degree of the Shivaji University, Kolhapur or any other University. I, thus, recommend that the dissertation be forwarded to the University for evaluation.

(Dr. C. S. Shetti (Shreshthi)

Place : Kolhapur Date : 29-2-88