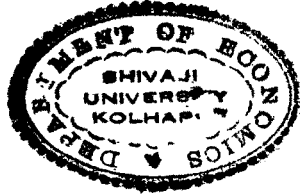


C E R T I F I C A T E

This is to certify that, **Shri. Ranadive Shivaji Laxman** has completed his research work "A Study of The Working of The Ichalkaranji Urban Co-operative Bank Ltd.," for the degree of **M.Phil in Economics**. He has carried out his research work in all stages on his own efforts and under my guidance and supervision. I am fully satisfied with it. This dissertation has not been used for the award of M.Phil or any degree of any other University.

Place : **Kolhapur**

Date : 28/2/94



A handwritten signature in black ink, appearing to read "Dr. J.F. Patil".

(Dr. J.F. Patil)

M.A., Ph.D.

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