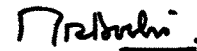


(ii)

CERTIFICATE

This is to certify that the Dissertation entitled "Leadership in Urban Cooperative Banks in Kolhapur City" is a genuine and bonafide work, prepared by Sau.V.P.Katti, under my supervision and guidance and submitted to **SHIVAJI UNIVERSITY, KOLHAPUR**, for the award of the Degree of **MASTER OF PHILOSOPHY in ECONOMICS**.

To the best of my knowledge and belief, the matter presented in the Report has not been submitted for a similar Degree



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Kolhapur  
November 30 , 1992