

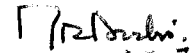
CERTIFICATE

This is to certify that the dissertation entitled, "RURAL BANKING: A CASE STUDY OF MALAPRABHA GRAMEEN BANK" is a genuine and bonafide work prepared by Shri. Shankargouda Sidagouda Patil under my supervision and guidance and submitted to the 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.

Place : Kolhapur

Date: 30th August, 1994



DR. R.R. DOSHI
M.A., Ph.D.,

Research guide,
Prof, & Head, Deptt. of Economics,
Shivaji University,
Kolhapur - 416004.
(Maharashtra)