## CERTIFICATE

This is to certify that the disseration entitled, "A Study Of Karad Janata Sahakari Bank Ltd., Karad " has been completed by Miss Patil S.B. under my guidance and submitted to the Shivaji University, Kolhapur in partial fulfilment of the requirement for the degree of Master of Philosophy in Economics.

Place - Kolhapur

Date 30-12-2004

A andyc

Dr.R.G. Dandge Research Guide Department of Economics Shivaji University, Kolhapur 416 004

Reader, Department of Economics, Shivaji University, Kolhapur - 4.

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