

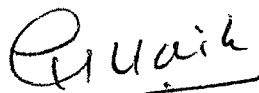
C E R T I F I C A T E

This is to certify that the present dissertation entitled " An appraisal of the Urban Co-operative banks (UCB's) in Kolhapur City ( 1965-87) " is a genuine and bonafide work prepared by Mrs. R.M. Vangikar under my supervision and guidance and submitted to the Shivaji University, Kolhapur, for the award of degree of Master of Philosophy in Economics.

To the best of my knowledge and belief, the matter presented in the dissertation has not been submitted earlier for the award of M.Phil. Degree of Shivaji University or any other University.

Date :

Place : Kolhapur

  
Dr. T.G. Naik  
Reader in Economics  
Department,  
Shivaji University,  
Kolhapur.