

C E R T I F I C A T E


This is to certify that - Miss. U.D. Patil, has completed her reasearch work for the degree of M.Phil., in Management Account on - "Recovery Management " - A case study of "The Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur" with special reference to Kolhapur District.

She has carried out this reasearch work at all stages on her own effort under my guidance and supervision.

I am fully satisfied with it and To the best of my knowledge and belief the matter presented in the dissertation has not been submitted earlier for the award of any Degree or diploma of the Shivaji University or any other University.

Place : Kolhapur.

Date : 3/2/1992.

  
( Prof. V.M. Chavan )  
(Research Guide)  
Shahu Institute of Business  
Education and Research,  
Kolhapur.