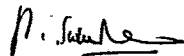


**: C E R T I F I C A T E :**

This is to certify that the dissertation entitled  
" Role of Nationalised Banks in Rural Development "  
( A Study of Selected Rural Branches of Bank of  
Maharashtra in Kolhapur District ) is a genuine and  
bonafide work, prepared by Mr. NANDKUMAR V. SHAHA  
under my guidance and submitted to the Shivaji  
University, Kolhapur for the award of the degree  
of Master of Philosophy in Commerce.

  
GUIDE.

PRINCIPAL,  
Chh. Shahu Central Institute of  
Business Education and Research,  
Kolhapur.