

C E R T I F I C A T E

This is to certify that the dissertation entitled "ROLE OF REGIONAL RURAL BANKS IN KARNATAKA" (A case study of Selected Five Branches of Malaprabha Gramina Bank in Dharwad District, Karnataka with Special Reference to Mobilisation of Deposits, and Advances)" is a genuine and bonafide work, prepared by Shri Shrinivas V.Vadavi under my guidance and submitted to the Shivaji University, Kolhapur, for the award of Degree of Master of Philosophy in Commerce.

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