

CERTIFICATE

This is to Certify that the dissertation entitled " Working of Urban Co-operative Banks in Kolhapur City with Special Reference to Shri. Veershaiv Co-operative Bank Ltd., Kolhapur" . (1972-73 to 1983-84) is a genuine and bonafide work, prepared by Shri.V.B.Ghugare 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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