

CERTIFICATE

This is to certify that the dissertation entitled "A study of Management Practices of a Co-Operative Bank" is a genuine and bonafide work, prepared by Shri S.K.Patil under my guidance and supervision and submitted to the Shivaji University, Kolhapur for the Degree of Master of Philosophy in Commerce.

To the best of my knowledge and belief the matter presented in the report has not been submitted for a similar degree.

PLACE : BARSHI

DATE : 27-11-1992


(DR. MANGNALE V.S.)

GUIDE.