

CERTIFICATE

This is to certify that the dissertation entitled 'FINANCIAL ANALYSIS OF THE PRIMARY TEACHER'S CO-OPERATIVE BANK LTD., SATARA submitted by Shri Hanumant Arjun Biramane of Kisan Veer Mahavidyalaya, Wai in partial fulfilment of the degree of Master of Philosophy In Commerce And Management, has been carried out under my supervision and guidance. To the best of my knowledge the matter presented in the dissertation has not been submitted earlier for the award of M.Phil. Degree or any other similar degree of the Shivaji University, Kolhapur or any other University. I thus recommend that the dissertation be forwarded to the University for evaluation.

PLACE : WAI

DATE : 28<sup>th</sup> JUNE, 1996



Dr. J. S. CHAUDHARI

RESEARCH GUIDE