

CERTIFICATE

This is to certified that Mr. Amit M. Shinde has completed his research work entitled " A Study of Non-Performing Assets of Co-operative Bank" with reference to "The Commercial Co-operative Bank Ltd., Kolhapur" in partial fulfillment of the requirement for the award of the degree of Master of Philosophy in commerce and management. He has carried out research work in all the stage on his own efforts and under my guidance and supervision. I am fully satisfied with it.

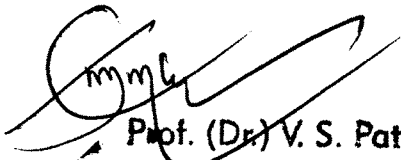
To the best of my knowledge this dissertation has not been used for the award of this or any other degree or diploma of this or any other university.


Prof. (Dr.) R.B. Gokakkar

Research Guide

Place: Kolhapur.

Date: 3V01/2008.


Prof. (Dr.) V. S. Patil,
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