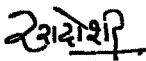


CERTIFICATE

This is to certify that the thesis entitled "LEADERSHIP IN URBAN COOPERATIVE BANKS IN KOLHAPUR CITY" which is being submitted herewith for the award of the Degree of Doctor of Philosophy in Department of Economics of Shivaji University, Kolhapur is the result of the original research work completed by Ms. V. P. Katti under my supervision and guidance and to the best of my knowledge and belief the work embodied in this thesis has not formed earlier the basis for the award of any Degree or similar title of this or any other University or examining body.

Place: Kolhapur
Date : 25/6/2004


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