

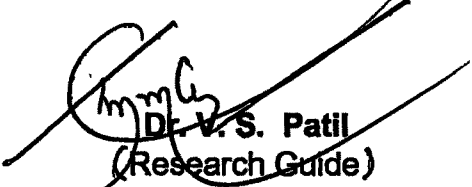
CERTIFICATE

This is to certify that the Thesis entitled "**A STUDY OF BANK MARKETING STRATEGIES OF SOME SELECTED BANKS**" being submitted herewith to the Shivaji University, Kolhapur, for the award of the Degree of Doctor of Philosophy in Commerce and Management is the result of the original and bonafide work completed by Shri Raosaheb B. Gokakakar under my supervision and guidance.

To the best of my knowledge and belief, the matter presented in this thesis has not been submitted earlier for the award of this or any other degree of this or any other University.

Place : KOLHAPUR

Date : 1-11-99


Dr. V. S. Patil
(Research Guide)
Head, Deptt. of Commerce
and Management
Shivaji University, Kolhapur