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### **CERTIFICATE**

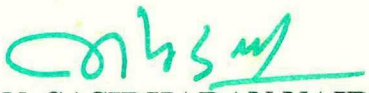
This is to certify that the thesis entitled "**PERFORMANCE EVALUATION OF CO-OPERATIVE URBAN BANKS IN TIRUNELVELI DISTRICT**" is a research work done by **Thiru S. RAMACHANDRAN, M.Com., B.Ed., M.Phil.,** Selection Grade Lecturer, Department of Commerce, Thiruvalluvar College, Papanasam, from February 2, 1999 to July 31, 2002, under my supervision.

The subject on which the thesis has been prepared is his original work and it has not previously formed the basis for award to any candidate of any Degree, Diploma, Associateship, Fellowship or other similar title of any University or Institution.

The thesis represents entirely an independent work on the part of the candidate.

Place: *Papanasam.*

Date : *12.08.2002*

  
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