DECLARATION

I hereby declare that the dissertation entitled,

"A STUDY OF THE FINANCIAL MANAGEMENT AND CHALLENGES

BEFORE THE SANGLI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.,

SANGLI" completed and written by me has not previously formed the basis for the award of any Degree or Diploma or other similar title of this or any other University of examining body.

Place: Sangli

Date: 7 /12/2009

Research Student

(Ms. Vidya Ramchandra Shelke)