

DECLARATION

I hereby declare that the dissertation entitled "**A STUDY OF JANATA URBAN CO - OPERATIVE BANK LTD., WAI.**" Completed and written by me, and submitted to Shivaji University, Kolhapur, for the award of the degree of Master of Philosophy in Commerce and Management. The present work is original and conclusions drawn herein based on data collected by me.

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier for a similar degree of this University or any other University or examining body.

Place: - Wai

Date: - 31/07/2009



Mr. M. C. Shirke.

Research Student