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**APPRAISAL OF BANK CUSTOMER
SERVICES IN SHRI PANCHAGANGA NAGARI
SAHAKARI BANK LTD., KOLHAPUR
FOR THE PERIOD 1998 - 2002**

A DISSERTATION SUBMITTED TO
SHIVAJI UNIVERSITY, KOLHAPUR

FOR THE DEGREE OF

MASTER OF PHILOSOPHY
IN
COMMERCE AND MANAGEMENT

BY
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