


# DECLARATION

I the undersigned hereby declare that the Dissertation entitled as **“APPRAISAL OF BANK CUSTOMER SERVICES IN SHRI PANCHAGANGA NAGARI SAHAKARI BANK LTD., KOLHAPUR FOR THE PERIOD 1998-2002”**, completed and written by me and submitted to the Shivaji University, Kolhapur, for the award of degree of Master of Philosophy in Commerce and Management. The present work is of original nature and the conclusions made are based upon the data collected by myself.

To the best of my knowledge this work has not been submitted for the award of any Degree or Diploma or other similar title of this or any other University or examining body.

Place : Kolhapur

Date : 30/12/2004

  
**S. A. CHOUDHARI**  
(Research Student)