## **Declaration**

I am undersigned Mr. Gavandi Ibrahim Kashim here by declare that the project work entitled "A Study of NonPerforming Assets with special reference to Sangli Urban Co-operative Bank,Ltd Sangli" written and submitted by me under the guidance of Dr.V.B.Kodag is my original work.

The empirical findings and suggestion in the report are based on the original information collected by me.

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Place :- Sangli

Date :- 31st July 2008

Mr. Gavandi Ibrahim Kashim