

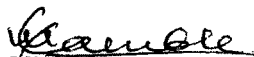
## **DECLARATION**

I hereby declare that this dissertation entitled "A STUDY OF PROBLEM OF RECOVERY OF LOANS AND ADVANCES OF MAHARASHTRA STATE FINANCIAL CORPORATION, REGIONAL OFFICE- KOLHAPUR", is the result of genuine research work carried out by me under the supervision and guidance of Dr. V.S. Patil, Head of the Department, Commerce and Management, Shivaji University, Kolhapur.

I further declare that this dissertation has neither been submitted for the award of any other degree or diploma elsewhere.

In future, if it is found that this dissertation is copied, I will be liable for any action what so ever.

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