

DECLARATION

I hereby declare that the dissertation entitled “**PRODUCTIVITY AND PROFITABILITY OF CO-OPERATIVE BANKS: A COMPARATIVE STUDY OF PALUS SAHAKARI BANK LTD., PALUS & SHRI. SATYAVIJAY SAHAKARI BANK LTD., KUNDAL**” completed and written by me has not previously formed the basis for the award of any degree or diploma or other similar title of this or any other university or examining body.

Place: Kolhapur
Date: / /2013



PATIL GAURI BHIMRAO
Research Student

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