

D E C L A R A T I O N

I hereby declare that this dissertation entitled "A STUDY OF WORKING OF URBAN CO-OPERATIVE BANKS IN NIPANI TOWN" 1980-1988 is written by me and submitted to the SHIVAJI UNIVERSITY, KOLHAPUR for the degree of M.PHIL. The present work is of original nature and based upon the data collected from secondary sources. To the best of my knowledge, this work has not been submitted for the award of any degree of any other university.

KOLHAPUR.

  
( B. R. PATIL )