DECLARATION BY STUDENT

I hereby declare that the dissertation titled as 'A STUDY OF NON PERFORMING ASSETS WITH REFERENCE TO RAJARAMBAPU CO-OPERATIVE BANK LTD.PETH,DIST.-SANGLI' 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: Satara

Date: 19/6/2010

Mrs. Pratibha Ajitrao Jagtap

Research Student

DECLARATION BY GUIDE

This is to certify that the dissertation titled as 'A STUDY OF NON PERFORMING ASSETS WITH REFERENCE TO RAJARAMBAPU CO-OPERATIVE BANK LTD., PETH, DIST-SANGLI', which is being submitted herewith for the award of the Degree of the Master of Philosophy in Business Management under the Faculty of Commerce of Shivaji University, Kolhapur is the result of the original research work completed by Mrs. Pratibha Ajitrao Jagtap under my supervision and guidance and to the best of my knowledge and the belief the work embodied in this dissertation has not formed earlier the basis for the award of any degree or similar title of this or any other university or examining body.

Place: Satara

Date: 19/6/2010

Dr.Sarang S.Bhola

Research Guide