

DECLARATION

I hereby declare that this dissertation entitled "A Study of Loans and Advances of The Gadhinglaj Urban Co-operative Bank Ltd., Gadhinglaj (1976-77 to 1985-86)" is written by me and submitted to the Shivaji University, Kolhapur for the Degree of Master of Philosophy. The present work is my original research work. To the best of my knowledge this work has not been submitted for the award of any Degree of any other University.

KOLHAPUR


(S. M. MADALGI)

M.Phil.

Commerce Management