DECLARATION

entitled "A STUDY OF OPERATIONS OF SHRI MAHALAXMI

CO-OPERATIVE BANK LTD., KOLHAPUR" 1982-83 to 1986-87 is written by me and sbumitted to the SHIVAJI

UNIVERSITY, KOLHAPUR for the degree of M. PHIL. The present work is of original nature and the secondary data collected from appropriate sources. To the best of my knowledge, this work has not been submitted for the award of any degree of any other university.

KOLHAPUR.

A. A. Joshi)