DECLARATION

I, the undersigned hereby declare that this dissertation

entitled "A STUDY OF FINANCIAL MANAGEMENT PRACTICES OF THE BANHATTI

CO-OPERATIVE SPINNING MILL LIMITED, BANHATTI DIST. BIJAPUR (KARNATAKA)"

is a genuine and bonafide work prepared by me and submitted to the

Shivaji University, Kolhapur, for the award of MASTER OF PHILOSOPHY in

Commerce and Management. The present work is original and the

conclusions drawn herein are based on the data collected and analysed by

myself.

To the best of my knowledge and belief, the matter presented

in this dissertation has not been submitted for the award of any degree

or diploma of Shivaji University, Kolhapur or any other university.

KOLHAPUR

(S. N. Pattanashetti)

RESEARCH CANDIDATE

M. Com.

10-5-1993