

## DECLARATION

I the undersigned, hereby declare that this dissertations entitled A Critical Study of Financial Performance and Position of Palus Sahakari Bank ltd. Palus. Dist: Sangli is written by me under the guidance of Prof. (Dr)V.S. Patil and submitted to the Shiviji university, Kolhapur for the degree of master of philosophy in commerce and management. The present work is of the original nature and the conclusions are based on the data collected by me.

To the best of my knowledge this work has not been submitted for the award of any degree of any other university.

Place: Kolhapur .

Date : 18<sup>th</sup> December 2006

  
Sunayana Jotiram Jadhav.