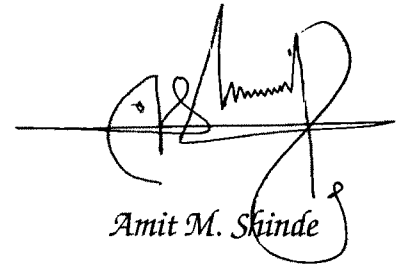


DECLARATION

I hereby declare that this dissertation entitled " A Study of Non-Performing Assets of Co-operative Bank" with reference to "The Commercial Co-operative Bank Ltd., Kolhapur" is written by me and submitted to Shivaji University, Kolhapur, in partial fulfillment of requirement for the award of the Degree of Master of Philosophy in Commerce and Management. The present work is of original nature and to the best of my knowledge it has not been submitted earlier for this or any other degree or similar title of this or any other university.



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Place : Kolhapur.

Date : 31/01/2008.