

DECLARATION

I, the undersigned, hereby declare that the dissertations entitled, '**A STUDY OF LOANS AND ADVANCES OF THE KOLHAPUR URBAN CO-OPERATIVE BANK LTD., KOLHAPUR**' is written by me under the guidance of Prof. (Dr.) V.S.Patil and submitted to the Shivaji University, Kolhapur for the degree of Master of Philosophy in Commerce & 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 not submitted for the award of any degree of any other University.

PLACE : KOLHAPUR

DATE : July 2008


CHOUGULE S. B.

(Research Student)