

## D E C L A R A T I O N

I declare that this dissertation entitled "An appraisal of the Urban Co-operative Banks (UCB's) in Kolhapur city ( 1965-1987) " has been done by me and submitted to the Shivaji University, Kolhapur, for the degree of Master of Philosophy in Economics. The present work is of an original nature and the conclusions are based on the data collected by myself.

To the best of my knowledge, the matter presented in this dissertation has not been submitted earlier for the award of any degree of Shivaji University.

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