

DECLARATION

I the undersigned hereby declare that, this dissertation titled "A Study of loans and advances of Shri Balbhim Co-operative Bank Ltd., Kolhapur" is written by me and submitted to the Shivaji University, Kolhapur for the Degree of Master of Philosophy in Commerce. The present work is of original nature and conclusions are based on the data collected by myself.

To the best of my knowledge this work has not been submitted for the award of any Degree of Shivaji University, Kolhapur or any other University.

Place : Kolhapur.

Date : 28-11-1988.



( A. A. Patil )