

* DECLARATION *

I the undersigned hereby declare that, this dissertation entitled " A study of working of urban Co-operative banks in Karad city (Dist-Satara). ' A case study of 'The Karad Janta Sahakari Bank Ltd, Karad'. (1973-74 to 1982-83) 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 the 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 any other university.

Ghorpade
(V. D. GHORPADE)

Place : Kolhapur.

Date : 20, March 1986