DECLARATION

I the undersigned, hereby declare that the work embodied in my dissertation entitled "SOME DEVELOPMENTAL ASPECTS OF A CO-OPERATIVE BANK, A CASE STUDY" presented for M. Phil degree of the Shivaji University is an original work the conclusions of which are based on the data collected by my self.

To the best of knowledge no such work has been reported earlier for the award of any degree or diploma of Shivaji University or any other University.

Kolhapur.

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Date : 23/11/1992.

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RESEARCH STUDENT

B. D. GIRIGOSAVI