

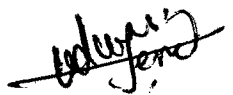
DECLARATION

I, the undersigned, hereby declare that this Dissertation entitled "A STUDY OF INDUSTRIAL FINANCE BY URBAN CO-OPERATIVE BANKS IN KOLHAPUR CITY" is a genuine and bonafide work prepared by me and submitted to SHIVAJI UNIVERSITY, KOLHAPUR, for the award of the Degree of MASTER OF PHILOSOPHY in COMMERCE AND MANAGEMENT.

The present work is of original nature and the conclusions drawn therein are based on the data collected by myself.

To the best of my knowledge, the matter presented in the Dissertation has not been submitted for the award of any Degree, Diploma or Membership, either to Shivaji University, Kolhapur, or to any other University.

KOLHAPUR


UDAY N. JERE
M.Com.
Research Candidate