

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

I hereby declare that the dissertation entitled 'A Study of Loans and Advances of the Kolhapur Maratha Co-operative Bank Ltd. Kolhapur' (1980-81 to 1984-85) by me for my M.Phil Degree, has not submitted for partial fulfilment of any other Degree or Diploma of this University or any other University. This present work is my original research and the conclusions are based on the primary and secondary data collected from appropriate sources.

Kolhapur.

  
( V. N. KADAM )