_: DECLARATION :-

I hereby declare that this dissertation entitled " Operations of Urban Co-operative banks in Ajara Town -A Comparative study of The Ajara Urban Co-Op. Bank Ltd., Ajara (1981-82 to 1935-86) ", is written by me and submitted to the Shivaji University, Kolhapur for the Degree of Master of Philosophy. The present work is my original research work. To the best of my knowledge this work has not submitted for the award of any Degree of any other University.

Jeriez.

KOLHAPUR.

(SHRI. R. B. TELI.)

Date = - 218189

M.Phil in

Commerce and Management.