## **DECLARATION**

I, the undersigned, hereby declare that this dissertation entitled "Working of Urban Co-operative Credit Socities in Wai Taluka" is a genuine and bonafide work prepared by me, and submitted to the Shivaji University, Kolhapur, for the award of the Degree of Master of Philosophy in Commerce and Management. The present work is original and the conclusions drawn herein are based on data collected by myself.

To the best of my knowledge and belief, the matter presented in this dissertation has not been submitted earlier for a similar degree of this University or any other University.

Place: Wai

Date: June, 1996.

J. R. Lanjekar

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