DECLARATION

I hereby declare that this entitled, "A CRITICAL STUDY OF AGRICULTURAL AND RURAL DEVELOPMENT SCHEMES OF SATARA DISTRICT CENTRAL CO-OPERATIVE BANK LTD."

Submitted by me to Shivaji University, Kolhapur, for the award of the degree of Master in Philosophy in Economics under (Faculty of Social Sciences) is my original work and the conclusion drawn therein are based on the data collected by myself.

I also hereby declare that to the best of my knowledge and belief, this research work has not been submitted earlier to this or to any other university for the award of this or any other degree.

readers

MISS. SHITAL SHIVAJI TARADE

(Research Student)

Place: Kolhapur Date: 10/5/2014