

**" A STUDY OF        KARAD JANATA  
SAHAKARI BANK LTD., KARAD"**

**A DISSERTATION SUBMITTED TO  
SHIVAJI UNIVERSITY, KOLHAPUR**

**FOR THE AWARD OF PARTIAL FULFILMENT  
OF THE DEGREE OF**

***MASTER OF PHILOSOPHY***

***IN***

***ECONOMICS***

**BY**

**SUNANDA BABURAO PATIL**

**RESEARCH GUIDE**

**DR .R . G. DANDGE**

**M.A., Ph.D.**

**DEPARTMENT OF ECONOMICS**

**SHIVAJI UNIVERSITY,**

**KOLHAPUR**

**DECEMBER 2004**

**QUR- 6285-70/16208**