

D E C L A R A T I O N

I hereby declare that this dissertation entitled "ANALYSIS OF THE WORKING OF THE RAYAT SEVAK CO-OPERATIVE BANK LIMITED, SATARA" is written by me and submitted to SHIVAJI UNIVERSITY, KOLHAPUR for the DEGREE of M.PHIL. The present work is of original nature and conclusions are based on the annual reports of the bank. To the best of my knowledge this work has not been submitted for the award of any degree of any University.

PLACE; KOLHAPUR.

DATE: 30.12.1993



Vijay Janardan Wadate,

(Research Student)

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