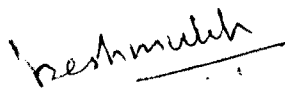


- D E C L A R A T I O N -

I hereby declare that the dissertation entitled 'An analytical Study of agricultural advances of the Ratnagiri District Central Co-operative Bank Ltd., Ratnagiri (1981-85)" submitted by me for my M.Phil Degree has not been submitted for partial fulfilment of any other Degree or Diploma of this University or any other University. This present work is my original research and the conclusions are based on the primary and secondary data collected from appropriate sources.

KOLHAPUR.

  
( V. V. DESHMUKH )