

## DECLARATION

I hereby declare that this dissertation entitled, "RURAL BANKING: A CASE STUDY OF MALAPRABHA GRAMEEN BANK" is written by me and submitted to the SHIVAJI UNIVERSITY, KOLHAPUR for the degree of M.Phil. (Economics). 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 award of any degree of any university.

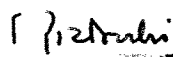
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