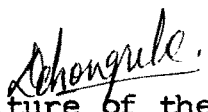


:: D E C L A R A T I O N ::

I hereby declare that this dissertation entitled "A STUDY OF LEAD BANK'S SCHEME OF FINANCING AND ITS EFFECTS IN PANHALA TALUKA" is written by me and submitted to the Shivaji University, Kolhapur for the award of M.Phil. Degree. The present work is of original nature and the conclusions are based on published and unpublished material of Lead Bank Scheme. To the best of my knowledge, this piece of work has not been submitted for the award of any degree of any University.

PLACE : Kolhapur
DATE : 16/1/1987.


Signature of the
Candidate.
(D.G.Chougule)