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## / D E C L A R A T I O N /

I hereby declare that this dissertation entitled "WARANA CO-OPERATIVE BANK\_ A CASE STUDY IN CO-OPERATIVE BANKING AND RURAL DEVELOPMENT " is written by me and submitted to Shivaji University, Kolhapur for the Degree of M.Phil. The present work is of original nature and the conclusions are based on the report of the bank and a sample survey on the members of the bank. 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 : 18/11/85

  
(Shri S.S. PATIL. )