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:: P R E F A C E ::

Prior to acknowledgement, I must say a few words regarding the limitations of the study. Initially it was my intention to intensively review the literature on broad-based rural cooperative banking and then evaluate the working of Shri Warana Sahakari Bank Ltd. On the basis of annual reports, primary data collected from the members as also secondary data regarding broad indicators of rural development. However, because of a number of restraints arising from financial resources as also the time limitations due to my being employed, I could not devote my time for review of literature. I had to concentrate fully on sample survey of the members and directors of the bank. The present dissertation is the outcome of careful evaluation of annual reports of the bank and proper interpretation of the primary data collected in the sample survey.


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PLACE : KOLHAPUR.


SIGNATURE OF THE CANDIDATE

DATE : 18/11/85

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