

DECLARATION

I hereby declare that this dissertation entitled "A STUDY OF OPERATIONAL DIFFICULTIES OF PRIMARY AGRICULTURAL CREDIT SOCIETIES IN BARSHI TALUKA" is written by me and submitted to the SHIVAJI UNIVERSITY, KOLHAPUR, for the Degree of M.Phil. in Commerce. The present work is of original nature and conclusions are based on the data collected by myself. To the best of my knowledge, this piece of work has not been submitted for the award of M.Phil. degree of Shivaji University.

STUDENT.

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Date: 30th MAY 1986.

(Shri.R.S.Nikam)