

**A STUDY OF  
OVERDUES OF FARM LOANS WITH  
SPECIAL REFERENCE TO LOANS BY  
CO-OPERATIVES IN BHEDASGAON VILLAGE  
( DIST. KOLHAPUR )**

**M. PHIL. DISSERTATION SUBMITTED TO THE  
SHIVAJI UNIVERSITY, KOLHAPUR.  
IN PARTIAL FULFILMENT FOR THE AWARD OF  
M. Phil.  
DEGREE IN COMMERCE**

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**1988**

80K - 3276 - 7027506