

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

I hereby declare that this dissertation entitled "A STUDY OF OVERDUES OF FARM LOANS WITH SPECIAL REFERANCE TO LOANS BY CO-OPERATIVES IN BHEDASGAON VILLAGE (DIST KOLHAPUR) 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. Phill. degree of Shivaji University.

Place : Kolhapur

STUDENT

Date : 31.5.88

