DECLARATION.

I hereby declare that this dissertation entitled "A study of the Lead Bank Scheme with reference to the Bank of India in Sangli District (1980-81 to 1984-85) is written by me and submitted to the Shivaji University Kolhapur for the Degree of Master of Philosophy in Commerce. The present work is of original nature and the conclusions are based on the data collected by me.

To the best of my knowledge this work has not been submitted for the award of any degree of any University.

Jepalia (Prof.J.S.Patil)

Place :- Sangli

Date :- 29/12/8(