DECLARATION III

I, the under signed, hereby declare that, this dissertation entitled. "A STUDY OF WORKING OF CREDIT CO-OPERATIVE SOCIETIES IN KHANDALA TALUKA OF SATARA DISTRICT" is written by me and submitted to the Shivaji University, Kolhapur, for the award of the "DEGREE OF MASTER OF PHILOSOPHY IN COMMERCE". The present work is of original nature and conclusions are based on the review of the working of societies under study.

To the best of my knowledge, this work has not been submitted to any other university for the award of any Degree.

Place: Kolhapur.

Date: -25/6/1993.

(Shri. N.B. Chavan)