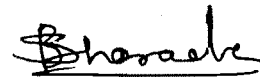


DECLARATION

I hereby declare that the dissertation entitled "A STUDY OF MANAGEMENT AND CHALLENGES OF THE RAYAT SEVAK CO-OPERATIVE BANK LTD. SATARA, WITH REFERENCE TO SANGLI AND VITA BRANCH." Completed & written by me has not previously formed the basis for the award of any Degree , Diploma or other similar title of this or any other University or examining body.

Place: Sangli

Date: 29/08/08



(Ms. Swapana B. Kharade)

Research Student