DECLARATION

I hereby declare that the present thesis entitled *An Analysis of Primary Agricultural Credit Societies in Karnataka* submitted to Bangalore University for the award of the *Degree of Doctor of Philosophy in Economics*, is an outcome of the original research work carried out by me at the Department of Economics, Bangalore University, Jnanabharathi, Bangalore under the guidance and supervision of Dr. M. V. Srinivas Gowda, Professor and Head Department of Economics, University of Agricultural Sciences, GKVVK Campus, Bangalore; and that the said thesis or part thereof has not previously been submitted for the award of any Degree or Diploma of this or any other University.

April 2002

Shubha Ramesh