DECLARATION

I hereby declare that the present thesis entitled, "A Critical Study of Rural Indebtedness with Special Reference to Selected Districts from Vidharbha and Marathwada Region." Submitted by me for the award of Ph.D. degree in the faculty of Commerce, of Dr. Babasaheb Ambedkar Marathwada University, Aurangabad is genuine and bonafide work prepared by me and the same has not been submitted earlier for the award of this or any other degree of any University.

December-2009

(Vilas S. Epper)