

**IMPACT OF RURAL ORIENTATION OF BRANCH  
EXPANSION ON A BANK'S COSTS AND EARNINGS**

**A THESIS  
SUBMITTED TO THE  
UNIVERSITY OF POONA  
FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY  
IN ECONOMICS**

**By**

**KOLIPAKA JANAKI**

**GOKHALE INSTITUTE OF POLITICS AND ECONOMICS  
PUNE 411004**

**July 1983**

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APPENDIX :: FORM 'A'

CERTIFIED that the work incorporated in thesis "Impact of the Rural Orientation of Branch Expansion on a Bank's Costs and Earnings" submitted by Smt. Kolipaka Janaki was carried out by the candidate under my supervision. Such material as has been obtained from other sources has been duly acknowledged in the thesis.

*V. S. Chitlé*  
            
(Supervisor)

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