ACKNOWLEDGMENT

I am highly indebted to Dr. N.V. Shaha of Shri Shahaji Chhatrapati Mahavidyalaya, Kolhapur for his able guidance and supervision throughout my study. I am extremely thankful to him for the tedious task of going through the manuscript and for his valuable suggestions and guidance.

I am very much thankful to the management of Shri Paisafund Shetaki Sahakari Bank Ltd. Hupari, Taluka Hatkanagle District Kolhapur for giving me an opportunity to undertake this project in their institution.

I am highly obliged to Mr. Patil Dagadu Namdev, the Manager of the Bank, and the staff of the Bank for their cooperation in my work.

I am very much thankful to Dr. V.S. Patil, Dean & Head of the Department of Commerce & Management Shivaji University, Kolhapur for his constant encouragement and inspiration.

I also express my gratitude to Mr. Milind Anekar, and the staff of District Deputy Registrar, Department of Cooperatives Kolhapur for providing me necessary data. I am also thankful to my colleagues and friends Miss Salvi J.G, Miss Jadhav S.J, Mr. Chikodi A.R., Mr. Todkar V.S., Miss Harmalkar H.V., Mr. Pasare A.D., and Mr. Desai R.S. Who also assisted me directly or indirectly in the completion of this work.

Finally, I thanks to Mr. Sushant Kajave for having typing the dissertation in neat and attractive manner and tracing the graphs, charts and tables.

Place: Kolhapur

Date: \$5 ~4~ 2007

Miss. Supriya R. Raje