## : : ACKNOWLEBOEKENT:

I express my deep sense of gratitude to Frof. V.P.Wadkar, my Research Guide for his valuable guidance, encouragement and keen interest in course of the work and for his help in completing the same.

I am graceful to the Chairman, The Managing Director, the Officers and the employees of Shri Paiss Fund Shetki Sahakari Bank Ltd., Hugari for the kind co-operation the extended to me by furnishing the necessary information to carry out the study.

I offer my thanks to Shri Swami Vivekanand Shikshan Sanshta, Kolha ur, Prin. (Mrs.) V.H.Patil Vivekanand College, Kolhapur, Prof. A.D. Shinde, Dean Faculty of Commerce, Frunder and Director, Chh. Shahu Central Institute of Business, Education and Research, Kolha ur for the opportunity given to me to complete my M. Phil. course.

My thanks are also due to Prin. Dr. P.S.Rao, For his valuable suggestions.

I am deeply indebted to Dr. A.M.Sutar and Prof. P.A.Moli for the encouragement and generous co-operation.

I record with gratitide help given by Prof. R.G.Chavan, Prof. (Mrs.) U.R.Chavan, Prof. T.A. Shivare and Dr.J.F.Patil.

Finally I thank Prof. D.G.Sa unkhe, Prof. S.R.Patil, Shri. B.R.Tiwede, Shri. C.S.More Typist and Sudin Printer, Kolha ur for their co-operation.

PLACE : KOLHA UR.

DATE : /12/1986.

S.K. Tiwade.