

A C K N O W L E D G E M E N T

I am extremely thankful and indebted to my Guide Dr. W.B.Ghuge, Professor and Head, Department of Economics, Shivaji University, Kolhapur, without whose valuable guidance and constant encouragement, this work would not have been possible.

I would like to express my deep sense of gratitude towards Shri. R.S.Naik, General Manager, Jath Urban Co-operative Bank Ltd. Jath, who extended his fullest Co-operation in respect of dissertation work and valuable guidance regarding tabulation. Infact, I have no words to express my feelings towards him.

My thanks are also due to Shri. R.D.Dugani, Chairman of Jath Urban Co-operative Bank, who gave me permission to use the information of the bank for my dissertation.

I am grateful to Chairman and Secretary, Maratha Vidya Prasarak Samaj, Satara and Principal A.R.Salunkhe, Arts and Commerce College, Satara for giving me an opportunity by deputation. I am also thankful to the authorities of U.G.C. New Delhi, for awarding the Teacher Fellowship.

I am also thankful to Dr. J.F.Patil, Prof. Dandge R.G. who spared their valuable time for discussion.

I am also thankful to Prof. S.G.Chavan, Prof. P.V.Satpute, Prof. S.A.Gaikwad, Prof. Mrs. M.R.Dixit and other staff members of Arts and Commerce College, Satara for their encouragement and

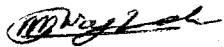
co-operation.

I wish to express my sincere thanks to Shri. L.A.Patil, Librarian and the staff of the College Library, Librarian and staff of the University Library and Mrs. Sawant for their constant co-operation in making the library facilities available to me throughout the completion of this work.

I extend my thanks to the non teaching staff of the Economics Department, Shivaji University, Kolhapur and Arts and Commerce College, Satara for their help during this period. I am thankful to Shri. M.J. Patil and More for typing of the manuscript neatly and correctly.

I take this opportunity to express my deep feeling towards my family members who have relieved me from household responsibilities throughout the year and also constantly encouraged me to fulfil this task.

PLACE : KOLHAPUR
DATE : 30/3/1988


Shri. Waghmode M.B.