

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

I owe deep gratitude and thanks to Principal, V.M.Hilage, my research guide for this dissertation. He helped and provided his valuable guidance at every stage of this work. I express my deep sense of gratitude to Prof. A.D.Shinde, Director of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur who encouraged me in this work.

I am also indebted to Principal, M.M.Swami, Vice Principal, S.N.Mane and Prof. A.D.Kurakute, Dhananjayrao Gadagil College of Commerce, Satara for their kind co-operation.

My thanks are also due to Shri.V.L.Tanapure, Managing Director of Krishna Sahakari Sakhar Karkhana Ltd. Rethare Budruk and the staff of the factory, the staff of Satara District Statistical Office, Shri.M.B.Mohite, Auditor and Shri. Jagadale S.R., Inspector, Satara District Co-operative Bank. They all were very prompt to provide me informations and statistics.

I take this opportunity to thank my friends Prof. Jamadar S.A., Dr.V.B.Jugale, Prof.S.S.Phadatare and Prof.B.P.Gadag who helped me in this work. It is my duty to thank them many others who directly and indirectly helped me through their suggestions and much needed encouragement.

M.S.YADAV.