## **ACKNOWLEDGEMENT**

I have the immense pleasure and honour to be indebted to my Guide **Professor R.R.Doshi**, Head of the Department of Economics, Shivaji University, Kolhapur, for this inspiring guidance and keen supervision. This piece of work received a shape only due to him and he remained a perpetual source of inspiration and encouragement to me. I humbly say that the words are too frail to thank him adequately.

I am grateful to my husband for encouraging me into a career of higher learning.

express sincere thanks to Shri.C.S.Pise, Ι my Asstt.Manager, Shri.A.A.Bogar, Retd.Chief Officer, Shri.V.R.Samaik, Accountant, of the Kolhapur Urban . Cooperative Bank; Shri.B.S.Mithari, Accountant, Mahaveer Shri.S.Patne, a social worker, Cooperative Bank; Shri.J.E. Bhosle, who was in the Managing Board of Maratha Cooperative Bank for forty years; Shri.V.T.Patil, educationist, and Shri.M.B.Bellur, Class-I Officer, Shree Veershaiv Cooperative Bank, for providing me the necessary. information relating to my research work.

My thanks are also due to Dr.R.V.Kulkarni, Chh.Shahu Institute, and Dr.R.N.Rattihalli, Department of Statistics, Shivaji University, for their help in using statistical techniques.

I am thankful to my friend Miss Nisha Munavalli and others who helped me in completing my work.

Kolhapur:

November 30, 1992

(Sau.V.P.Katti)