

ACKNOWLEDGEMENT

I take this opportunity to thank all those who have given whole hearted co-operation to me for completion of this dissertation.

I must consider myself a most fortunate enough to have received an opportunity to work under the guidance of Dr.R.G.Dandge Department of Economics, Shivaji University Kolhapur.I wish to express my deep sense of gratitude to him for his scholarly and invaluable guidance, criticism and encouragement regarding my researech work.

I also express my deep gratitudes towards my teachers Dr. V.B. Jugale, Professor and Head , Dr.A.A. Dange , Dr.P.A. Koli , Dr.V.B. Kakade, Shri .P.N. Gavade, Mrs.V.P. Katti, Shri C.S. Bhanumate and all from the Economics Department ,Shivaji University , Kolhapur for their timely help and suggestions.

I wish to express my thanks to Shri.R.V.Patil (Vatharkar) Chairman of The Karad Janata Sahakari Bank who has given me permission to use the information of the bank for my dissertation. I express my sincere thanks to Shri Pawar P.B. Dy. Chief executive officer in The Karad Janata Sahakari Bank, Karad for providing me the necessary information relating to my research work.

My special thanks to Miss Geeta Keripale, Mrs. Mudekar, Miss Rupali Bhosale, Miss Rekha Devadhar and Shri Santosh Yadhav for their kind moral support. I have no words to express my sentiments towards my all friends for their support and encouragement. I am also thankful to librarian of Shivaji University, Kolhapur and V.C. Collage Karad for helping me in getting reference books. My thanks to Shri B.N. Kalekar, Principal of V.C. College, Karad ,Dr. K.D. Jadhav (V.C. College, Karad) and Shri M.R. Shinde(Statistical Officer,Vasantdada Sugar Institute, Pune) for their kind co-operation during my research work.

I must thanks to Shri Patil Balkrishna, Shri Patil Dipak and Mrs. Patil Surekha of Pradnya Typing Centre, Pune for their neat and timely services.

Last but not the least, I would like to thanks my all family members for their constant encouragement and inspiration given to me. Without the help and blessings of my mother and father this would have been a mission impossible to me.

Place - Kolhapur

Miss Patil S. B.