

ACKNOWLEDGEMENTS

I am deeply indebted to my research guide Dr. S. S. Sahasrabudhe, Reader and Head, Department of Economics, Chh. Shahu Central Institute of Business Education and Research, Kolhapur for his invaluable and continuous guidance and encouragement,

I express my heartfelt gratitudes to Dr. J.F. Patil, Reader, Department of Economics, Shivaji University, Kolhapur for his pointed guidance at various stages during the completion of this research work .

I am also thankful to Prof. A. D. Shinde, Director, Chh. Shahu Central Institute of Business Education and Research, Kolhapur for providing me the opportunity of working as a teacher fellow in the institute.

I am grateful to Shri. D. D. Uoshi, Chairman and Shri. R. V. Jahagirdar, Administrative Manager of SGB for giving required data and information. I also thankful to all the branch managers whom I contacted during the field survey.

I am thankful to Principal Mrs. S. P. Athavale M. S. K. College, Someshwarnagar, for giving me an opportunity to undertake M.Phil. course. I am also thankful to my colleagues Prof. Mandare, Shinde, Gujrathi, Jahagirdar, and Vikas Pawar for their valuable Co-operation.

I would be failing in my duties if I don't mention my sincere thanks to the UGC authorities for the Teacher Fellowship granted to me.

I cannot miss the invaluable patience and encouragement of my wife, Vidya, during all this pursuit.

Thanks are also due to Miss. Ranjana Mahabaleshwarkar and Miss. Jadhav Kamal for carefully going through the proof.

Lastly I am also thankful to Miss. Vidya Deshpande for neat and flawless typing of the dissertation.