At the out set, I must acknowledge my deep indebtness to my guide, Prof. V.M.Chavan for his able guidence and constant encouragement. My guide has been a perpetual source of inspiration and I remain obliged to him. Words are insufficient to express my gratitude towards him.

I am grateful to Prof. A.D. Shinde, Director, Shri Chhatrapati Shahu Central Institute of Business Education and Reasearch, Kolhapur for the constant encouragement that he has given me, in my studies and for the opportunity given to me to complete my M.Phil.course.

I am grateful to Principal Dr. P.S. Rao, for providing me with all the necessary facilities to carry out the work.

ŝ

The Bank Officers and Staff of the - The Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur were helpful and co-operative during the period of my study and data collection. Special thanks are to District Branch Manager Shri B.M. Todkar, The Officers and staff of the bank and sub-branches of the Kolhapur District Government Servants Co-operative Bank Ltd., Kolhapur to provided useful assistance and help.

... ... 2/-

My thanks are also due to the Liebrarian of Chhatrapati Shahu Central Institute of Business Education and Ecascarch,

Kolhapur for his Co-operation during my liabrary work.

- 2 -

. .

بر ردم بود ده

A mention must be made of my father, mother, sister and brother - who have give me kind support and all types of indirect help that make my work easy.

Finally, I thank to Kum. R.D. Patil for having typed out the dissertation in a neat and attractive manner.

Kolhepur,

. .

Date :- 3/2/1992.

(Miss. U.D. Patil)