ACKNOWLEDGEMENT

It is a pleasure for me to acknowledge here the assistance extended by various persons in the completion of this study.

I am extremely thankful to my guide, Dr. C. S. Shetti (Shreshthi) for his invaluable guidance and constant encouragement to complete this study.

I remain grateful to Prof. A. D. Shinde,
Director, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur and Principal,
Dr. P. Subba Rao for giving me necessary facilities to
carry out the study. I am very much thankful to Prof. T. A. Shivare, Prof. S. K. Ghatge for their
valuable co-operation.

I must express my debt of gratitude to

Shri. R. I. Hanji, Manager, Shri. S. B. Kamat, Shri. S.C.

Swamy, Staff Members of The Gadhinglaj Urban Co-operative

Bank Limited, Gadhinglaj who kindly gave me necessary

information from time to time.

I am obliged to Prof. V. B. Ghugare for his co-operation while collecting the data required for the study.

A mention must be made of my brothers, who have given me kind support and all types of indirect help that made my work easy.

(S. M. MADAIGT