:: ACKNOWLEDGEMENT ::

The dissertation entitled "A Study of Training ineeds for Urban Cooperatives Bank Employees with special reference to The Ajara Urban Cooperative Bank Ltd., Ajara" is the outcome of many coincidences and lot of cooperation. It is very difficult to express my feelings in words towards those who have helped me at every stage of this dissertation but courtesy demands that I record my thankfulness in words.

I express my deep sense of gratitude to Prof. V.P. Wadkar, research guide for his valuable guidance.

I acknowledge my gratitude to Prof. A.D. Shinde, Director CIBER, Principal Dr. P. Subba Rao, Prof. T.A. Shivare, Dr. S.S. Ghali, Ex-M.L.A., Prin. V.S. Alurkar, Prin. S.K. Khobare, Dr. Sudhakar Gokakakar for their inspiration, and encouragement for completing the present study.

I must express my thankfulness to Shri V.G.
Kurunkar, Manager and all branch managers and staff of
Ajara Urban Cooperative Bank Ltd., for their cooperation
in giving the information during the writing of this
dissertation.

KOLHAPUR

30th November, 1986

(J.B. KESARKAR)