

A C K N O W L E D G E M E N T

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

It is the first and foremost duty to express my deep sense of gratitude to my beloved and esteemed Professor Dr.C.S.Shresthi, the research guide, who was kind enough to accept me as a research student and without whose constant encouragements, seasoned guidance, fruitful discussions and continuous supervision, this work would have hardly been completed. I am grateful to the authorities of C.S.I.B.E.R for having permitted me to work as a research student in the faculty of Commerce.

I wish to place on record my sincere thanks to Sri A.D. Shinde, Director of C.S.I.B.E.R, Kolhapur for every encouragement and for granting permission to undertake this study.

I am thankful to the Chairman of the Malaprabha Gramina Bank, Dharwad for granting permission to undertake this study, Special Officers of M.G.B., staff of the M.G.B. Training Centre, Dharwad and selected branches' Managers for supplying necessary data, generous co-operation and fruitful discussion.

My sincere thanks are due to Sri P.R.Koti and Sri B.C. Aigol, Lecturers in H.R.S.M.College, Gangavati (Dist.Raichur, Karnataka State) and Mrs. P.B.Sawant, ~~Lib.~~ Lib.Asst. of Barr.Balasaheb Library, Shivaji University, Kolhapur for their encouragement and valuable help in carrying out the research study; to Mr.R.V.Vadavi for his timely help.

Jan., 1986


SHRINIVAS V. VADAVI