

ACKNOWLEDGEMENT

I have been privileged to complete this Dissertation under the guidance of Prof.V.P.Wadkar. Indeed, I do not have adequate words to express my indebtedness to him for his able guidance and constructive criticism which always set me on right path throughout the research period and writing of this Dissertation.

I must also express my sincere gratitudes to Prof.A.D.Shinde, Director, Chh.Shahu Central Institute of Business Education and Research, Kolhapur, who encouraged me in more than one way in my endeavour to complete my M.Phil. course. I also record my gratitude to Prin.P.S.Rao for his guidance and suggestions from time to time.

My sincere thanks also go out to Shri.B.B.-Patil-Buddhihalkar, President, and Shri.S.V.Torgalli, Loans Officer, and Shri.Bellur of Shree Veershaiv Co-operative Bank Limited, Kolhapur; Shri.B.N.Salokhe, President, Shri.A.M.Jirge, Special Recovery Officer, and Shri.S.A.Atigre, Accountant of the Kolhapur Maratha Co-operative Bank Limited, Kolhapur; Shri.S.G.Shinde, President, Shri.C.S.Pise, Assistant Manager, and Shri.M.A.Chavan and Shri.K.V.Arade of the Kolhapur Urban Co-operative Bank Limited, Kolhapur; and Shri.B.T.

Patil, President, Shri.Sharad H.Shinde, Manager, and Shri.T.B.Hatkar of Kolhapur Janata Sahakari Bank Limited, Kolhapur; without whose active interest in my research study, this Dissertation would not have seen the light of the day.

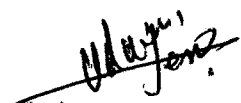
I also have to record my special thanks for Shri.Vishwasrao Patil, Manager, Youth Development Co-operative Bank Limited, Kolhapur, who very kindly furnished certain critical statistical data and some wise counselling towards the analysis and interpretation of the data collected by me.

I am duty bound to thank Shri.S.P.Powar, Librarian of Chh.Shahu Central Institute of Business Education and Research, Kolhapur, as Shri.B.J.Magdum, of Shree Mahaveer Co-operative Bank Limited, Kolhapur, for providing me the library facilities of their respective institutions.

I must also record my obligation for all those who directly and indirectly helped me in the successful completion of this Dissertation.

KOLHAPUR

Date: 19-5-89


(UDAY N. JERE)