

(I)

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

I have great pleasure to have been associated with and work under the able and inspiring guidance of Dr.C.S. Shresthi, under whose keen supervision this dissertation has been prepared by me. I have been receiving his valuable suggestions and constant encouragement. Here I take the opportunity of acknowledging my sincere feelings of gratitude and respect for his valuable help throughout the present work.

I must put on record my sincere feelings of gratitude and respect towards Prof. A.D.Shinde, Director, Chh. Shahu Central Institute of Business Education and Research, Kolhapur and Dr.P.S.Rao, Principal, Chh. Shahu Central Institute of Business Education and Research, Kolhapur for their constant encouragement, academic discussions and for sparing their research repository. I would like to put my thanks to Vice-chancellor and the Registrar of Shivaji University, Kolhapur for giving me admission in the University.

My sincere thanks are also due to Chairman, Secretary and other authorities of Ratnagiri Education Society, - Ratnagiri and respected Principal V.M.Ranade, R.P.Gogate college of Arts and Science and R.V. Jogalekar College of

(II)

Commerce and Junior College, Ratnagiri for giving me an ample opportunity for higher studies.

I must put on record my deepest gratitude towards respected Prof. A.L. Jade, Head and Vice-Principal, Commerce Faculty, Prof. V.S.Kayal, Vice-Principal, Arts Faculty and Prof. A.S.Mulye , Vice-Principal, Science Faculty, for their encouragement and constant help. I am extremely grateful to the teaching and non-teaching staff of Gogate-Jogalekar College, Ratnagiri for their direct and indirect help for the present work.

I am deeply indebted to Shri.S.L.Peje, Chairman, Ratnagiri District Central Co-operative Bank Ltd., Ratnagiri for giving me the permission to make research in the present subject. I am also deeply indebted to Shri. M.C. Sakhalkar, Manager, Shri.M.W.Desai, Assistant Manager - Accounts and Investments , Shri. P.S.Desai - Assistant Manager, Loans and Shri.V.S.Sawant, Assistant Manager - Administration of the Ratnagiri District Central Co-operative Bank Ltd., Ratnagiri, Mr.Jambhekarsaheb, Co-operative Department and others for their willing co-operation for providing necessary data and information.

(III)

I do feel obliged to record here my thanks and respect to a number of office bearers of head-office, branches of the bank, office bearers of primary societies, farmers and many others who helped me directly or indirectly in completing this work.

My sincere thanks are due to my friends especially Prof. S.A. Deo, Prof. S.A. Salunkhe, Prof. R.H. Kamble and many others for their constant help.

Lastly I must thank to M/s. Yashashri Typing Centre, Rajarampuri, 9th lane, Kolhapur, who have typed this work, neatly, cleanly, finely and in the shortest possible time.

KOLHAPUR.

V. V. DESHMUKH

1st November, 1987.