ACKNOWLEDGEMENT

I consider myself fortunate to have been privileged to work under the guidance of Dr.Babu Thomas, Faculty Member of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, for his most valuable advice, constructive criticism, sustained interest, scholarly guidance and encouragement throughout my research work.

I must also acknowledge with regards and gratitude to Dr.A.D.Shinde, the Director and Dr.P.S.Rao the Principal of the Institute for extending me all the necessary facilities for carrying out this research work.

I am very highly greatful to Professor B.K.Meginamani and Prof.P.Kumathe and the Principal and all the faculty members of J.S.S.College of Commerce, Banhatti. I am also thankful to all the faculty members of C.I.B.E.R., Kolhapur for their kind help and timely guidance.

I remember with gratitude my friends Mr.M.P.Dhupadal, A.B. Savadat P.S.Dhupadal, N.P.Shirahatti, M.B.Shetti, H.Pattenshetti, S.P.Halingali, A.I.Kulagod, S.G.Doga, S.Hongandi, P.D.Nare, R.Marigaudor, Abdul Latif, Kenchareddi, T.Undre S.Teppad and B.L.Patil for their valuable cooperation during the course of my study.

I must also express my sincere thanks to the Managing Director of M/s.Banhatti Cooperative Spinning Mills Itd., Banhatti and the General Managers of the Jamkhandi Urban Co-

operative Bank ltd., Jamkhandi and of the Siddeshwar Urban Cooperative Bank Ltd., Bijapur for their whole-hearted co-operation and providing required information for my research work.

I have no words to express my gratitude to my parents, brothers and sisters for their cooperation and encouragement to develop the self-confidence within me and to complete the course.

Lastly, I thank all persons who have directly or indirectly helped me in completion of this course.