

ACKNOWLEDGEMENT

It is pleasure for me to acknowledge here the assistance extended by various persons in the completion of my study.

This study has been completed under the guidance of Dr.C.S.Shetti(shreshhi), I, am extremely greatful to him for his invaluable guidance and continued encouragement to complete this study with his constant guidance and suggestions generally I remain to be so forever.

I am extremely thankful to Prof.A.D.Shinde Director, Chh.shahu Central Institute of Business Education and Research, Kolhapur and Principal Dr.P.S. Rao, for providing me all facilities to carry out the preset study. I also thank to Dr.T.A.Shivare for his valuable co-operation.

My sincere thanks are to Shri.S.B.Tare General Manager of The Pandharpur Urban Co-operative Bank Ltd., Pandharpur. He inspired,helped and co-operated me to accomplish this task.

And of course I very much thankful to Shri. Abhangrao and Shri.Bhinge loan officer for kind co-operation.

II


Prof. S.S.Pandit, Prof. J.D.Sawale, My Brother, More D.D. & other friend who helped me in number of ways, without his efforts visualisation of this study was not possible.

I am very much grateful to my friends for the encouragement, I have received from them.

I also, express my gratitude to my father, Mother and Brothers for their kind co-operation.

Finally, I thanks to for having typed out the dissertation in a neat and attractive manner.

January 1990.


M.S.Sawale.