ACKNOWLEDGEMENT

Many persons have helped me towards the successful completion factices of the dissertation work on "A Study of Financial Management" of Shivaji University". Naturally, all of them cannot be individually named in a formal acknowledgement. To all of them I give my heartfelt gratitude.

I take this opportunity to express my deep sense of obligation and grateful thanks to Director Prof. A.D. Shinde, Principal Dr. P.S.Rao, Dr.M.M. Ali for their blessings and inspiration are among the most important contributory factors towards the completion of this study.

l express my sincere thanks and gratitude to Dr. B.P. Sabale, Registrar, Dr. J.B. Jadhav, Librarian, Mr. Banne, Budget Section, Mrs. Jadhav, Library Section, Mr. Shinde, Publication Section, Shivaji University for their help and co-operation in my work.

Every research student owes a deep and abiding debt of gratitude to his guide. This intangible debt can never be adequately expressed through wards and can never be repaid. It is my profound gratitude and sincere thanks to my guide Dr.T.A. Shiware. His inspiring guidance and valuable suggestions.

I take this opportunity to convey my deepfelt thanks to all my M.Phil. friends who shared their expertise with me by making valuable suggestions from time to time.

- iv -

I extend my sincere thanks to my group (Durg Mitra) members for their encouragement.

I owe a deep sense of gratitude to my beloved parents and brothers whose care, love and encouragement have been the source of my strength throughout my work.

(Miss Kusum D. Patel)

Place: Kolhapur

Date: