ACKNOWLEDGEMENT

I sincerely acknowledge my indebtedness to my guide Dr. C.S. Shreshthi, without whose valuable guidance and constant encouragement, this work would not have been possible. It was he who inspired me to complete this work. He has not just been a guide to me but my guardian also.

I express my sincere gratitude to Director Dr. A.D. Shinde, Principal, Dr. P.S. Rao, Dr. T.A. Shiware, Dr. R.D. Biradar and all the staff members of SIBER for their guidance and co-operation during the course of my M.Phil study.

I would like to express my deep sense of gratitude towards Shri Tatyasaheb Kore, founder of the WARANA BAZAR who has given me permission to use information of the Warana Bazar for my dissertation.

I am thankful to Shri Vijay Kesarkar, General Manager, Sou. Vijayanty Potanis, Sales Manager, and

staff of the Warana Bazar who have given me full co-operation and supply the required information to complete the study.

It will be serious mistake on my part if I do not express my sincere thanks to my elder brother Prof. Dinkar Pujari, Sangameshwar College, Solapur, who has been responsible for my education.

I am very much thankful to Principal Dr. G.B.Naik of Gogte College of Commerce, Belgaum, Principal G.M. Jare of LSMVP Kanya Mahavidyalaya Islampur, Principal S.S. Khobare, Shri Vijay Shetti, Prof. Anand Yadav, Prof Shashikant Kamble, Prof. Ghugare, Prof. Madalagi, Prof. Tambe and staff members of Dr. Ghali College Gadhinglaj for their valuable co-operation and guidance

I wish to express my sincere thanks to Shri S.P. Powar and his library staff of SIBER for making the library facilities available to me.



Finally I wish to express my sincere thanks to Shri Chandrakant Rathod, Shri Umesh, Shri Nitin Namdev Kamble and all my friends those who are helped me during the process of this piece of research work directly or indirectly.

PLACE: KOLHAPUR

DATE :31/12/93

(Pujari M.D.)

M.Com.

Lecturer in Accountancy,
Dr. Ghali College,
Gadhinglaj, Dist: Kolhapur