

ACKNOWLEDGEMENT

I express deep sense of gratitude towards my Research Guide **Dr. V. S. Patil** , whose able guidance and constant encouragement enabled me to finalise this piece of research work. This guidance and help is beyond all measures , beyond all words.

I will be failing in my duty if I do not remember at this juncture , the help extended by following people , The General Manager **Mr. A. G. Vadangekar** Kolhapur Janata Urban Co-op.Bank , Kolhapur. and the General Manager **Mr. Shankarrao Manglekar** Kolhapur Mahila Urban Co-op. Bank, Kolhapur. I am very much thankful towards the concerned Branch Managers of both the banks for having given me all the facilities and co-operation in completing the dissertation inspite of their busy schedule.

My special thanks also due to **Shri. Balasaheb Ingawale (C.E.O.)** Nagari Sahakari Bank's Association Kolhapur.

I wish to express my sincere thanks to my M.Phil. Teachers , research scholars and non - teaching staff in library of Shivaji University , Kolhapur who have directly or indirectly extended their co-operation and helped me.

I am very much thankful towards the **Principal D.A.Patil Saheb**, Vivekanand College , Vice Principal **Prof. P.R.Deshmukh Sir**,H.O.D. of Commerce faculty **Prof. Dr. N.Y.Kharche sir** for their guidance and co-operation on and during the course of my M.Phil. study. I express my sincere thanks towards **Shri. B.A.Shitole** Librarian Vivekanand College Kolhapur . Librarian of Tatyasaheb Mohite Sahakar Prashikshan Kendra , Kolhapur. , Librarian of SIBER for extending all the facilities and co-

operation in completing the dissertation.

I thank my beloved parents and all my friends for the sustained encouragement and help given to me for the successful completion of this dissertation.

Finally I express my deep sense of gratitude to all my well wishers. Last but not least I am very much thankful towards **Shri. Anand Kulkarni** and **Shri. Manish Kulkarni** who helped me a lot for prompt and neat typing work.

Place : Kolhapur

Miss Sandhya Shivajirao Jadhav

(Research Student)