ACKNOWLEDGEMENT

I whish to express whole heartedly my deep sence of gratitude, to Prof.V.P.Wadkar, Chh.Shahu Central Institute of Business Eduation & Research, Kolhapur for his valuable suggestions, guidelines and aid which inspired me throughout my dissertation work.

It is great pleasure that I offer my gratitudes to Prof.A.D.Shinde, Director of the Chh. Shahu Central Institute of Business Education and Research, Kolhapur, Dr.P.S.Rao, Principal of the Institute, and Dr.T.A.Shiware, Dean of the Commerce Faculty, Shivaji University, Kolhapur, Dr.C.S.Shetty, Dr.R.V.Kulkarni and other teaching and non-teaching staff who are given me co-operation in more than one ways in completing my M.Phil course.

I must offer my thanks to Shri.V.Y.Patil, Manager and all other staff of the Youth Bank.

I also express my sincere gratitudes towards Prof.Bhusare S.R., Prof.T.G.Garwad, Prof.B.B.Patil from Basaveshwar Commerce College, Bagalkot for extending their helping hands whenever required and for giving valuable advice and encouragement during this study.

I whish to express my deep sense of gratitude to my brother Shri.Basavraj Akalawadi, and uncle Shri.B.S.Singannavar and parents who inspired and encouraged me for my study.

I am thankful to Shri.Chandrashekhar S Sovani for his efficient and careful typing.

Finally let me seize this apportunity to express my gratitudes to all those who helped me in course of my every walk of life to furnish and complete my work without whose help this work would not have seen the light of this study.
