

ACKNOWLEDGEMENT

I take the opportunity of expressing my sincere thanks to various persons for their assistance in completion of my present study.

I am extremely thankful to my Guide Dr. C.S.Shetti (Shreshthi) for his invaluable guidance and constant encouragement.

I am grateful to Prof. A.D.Shinde, Director, Chattrapati Shahu Central Institute of Business Education and Research, Kolhapur, Principal Dr. P.Subba Rao for giving me necessary facilities to carry out the study.

I would like to acknowledge my appreciation and thanks to Shri.Baliram Desai, Chairman, Shri. B.B.Patil, Manager and staff members of Janata Sahakari Bank Ltd, Ajara, who gave me friendly treatment.

I am indebted to Shri. K.V.Charati, Director, Shri. V.G. Kurunkar, Manager and Staff members of The Ajara Urban Co-op. Bank Ltd., Ajara, who kindly gave me necessary information from time to time.

I am thankful to our Principal, Dr. D.V.Togale, for his moral support in completing this work.

(P.T.O.)

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

Shri R. B. TELI

(Shri . R. B. TELI)

Date : ^{2nd} Aug, 1989
