

ACKNOWLEDGEMENT

I sincerely acknowledge my deep sense of gratitude to my guide Principal Dr. J. S. Chaudhari Without whose valuable guidance and constant encouragement this work would not have been possible. He inspired me to complete this work.

I am thankful to the Principal, Kisan Veer Mahavidyalaya, Wai, Dist Satara who has constantly encouraged me to proceed further. I express my sincere gratitude to Dr. K. V. Bachute Ex. Head of the Department of Commerce and Management, whose help and co-operation proved lion's share in completing this work. I am also thankful to all the teaching staff of Commerce and Management Department of Kisan Veer Mahavidyalaya, Wai.

I am thankful to the Chairman and Board of Directors of different urban co-operative credit societies in Wai city for their support to my work. I also express my gratitude to all the administrative staff of urban co-operative credit societies for their help and co-operation. It felt difficult to me to complete my work without their help and support.

I am also thankful to my colleagues of Giristhan Arts and Commerce College, Mahabaleshwar who also helped me to complete this work.

Finally, I thank to my family members and friends for their constant moral support without which I could not have completed this work.

Place: - Wai

Date: - 28/01/2009

Mr. J. S. Sadaphule.