

ACKNOWLEDGEMENT

It gives me great pleasure to express my most sincere gratitude to my research guide Dr. V. B. Kodag, Principal, G. K. G. Ghodavat Kanya Mahavidyalaya, Jaysingpur. It is because of his continuous encouragement and assistance in my research work that I could complete this work. He has been continuously guiding and putting me on the right track during the course of my study.

My thanks are also due to Shri. Vilasrao Jagtap, Chairman, Shri. S. K. Velapur, Manager and Shri. G. S. Raut Accountant and all the employees of D. C. C. Bank Ltd. Sangli for allowing me to use the information of the bank for the purpose of my study.

I wish to express my sincere thanks to Principal Dr. R. K. Swami, Co-ordinator Prof. B. S. Shah and Librarians of G. A. College of Commerce Sangli and Shivaji University Kolhapur for making the library facility available to me during the completion of the work.

I am indebted to my family members particularly my father Mr. Ramchandra Shelke, my mother Mrs. Mangal Shelke and my younger brother Mr. Pratap Shelke who have supported me and attended the other homely affairs to enable me to devote to my work.

Lastly I am indebted to my friend Mr. Ranjeet Pawar and all friends and relatives who are supported to me for completion of my dissertation.

Place : Sangli

Date : 7/12/2009



Research Student

(Ms. Vidya Ramchandra Shelke)