ACKNOWLEDGEMENT

It is my great pleasure to acknowledge here the assistance extended by various persons during the accomplishment of my research study.

I am extremely thankful and indebted to my Guide teacher, **Dr. R. D. Salunkhe**, I/c. Principal, Dahiwadi College, Dahiwadi, Dist. Satara, without whose valuable guidance and encouragement this work would not have been possible.

I am immensely grateful to **Dr. V. S. Patil**, Head of Department of Commerce and Management, Shivaji University, for their valuable support given time to time in accomplishing this research work.

I would like to express my deep sense of gratitude towards Shri. Kiran Karand, CEO of Shri. Panchaganga Nagari Sahakari Bank Ltd., Kolhapur, who extended his fullest co-operation in giving permission to me and supplying the necessary information in completing my dissertation work. I am also thankful to Shri. Shrinvas Palsule and other bank branch managers and staff for their support and co-operation. I am also thankful of the officers and staff of The Kolhapur District Urban Co-operative Banks Federation for their guidance and support.

I also express my regards to my loving friend Santosh Khopade-Deshmukh, for his deep inspiration extended throughout my research work.

I am also thankful to Shri. Ravindra Patil, Computer type setter, for prompt typing the manuscript and doing the job of bringing out the dissertation in time and with nice get up.

Last but not the least, I must thank hundreds of Bank-Customers and many others who directly or indirectly contributed towards the completion of this research work.

S. A. CHOUDHARI