

ACKNOWLEDGEMENT

I am thankful to the Hon'ble Principal Shri K. S. Mohite saheb, Principal of Karmaveer Bhaurao Patil Mahavidyalaya, Pandharpur, for inspiring me for doing the M.Phil. Course.

I am also thankful to my Guide Dr. V.S. Patil, Head, Department of Commerce & Management for his able guidance throughout this research work. My thanks are due to Dr. N.V. Shaha for his assistance and help in completion of this work.

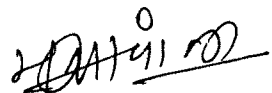
I am thankful to Mr. M. D. Kedar, Prof. Todakari Balasaheb and his colleagues who have made available the necessary references from the library of K. B. P. College, Pandharpur.

I am grateful to the Management of L.I.C. Branches in Solapur District, specially Mr. Parchure (B.M. Barshi Branch), Mr. R. A. Bhajanawale (B.M. Pandharpur Branch) and J.D. Sutar (B.M. Solapur Branch). I am also thankful to Shri Nitin Talbhandre, Shri P. A. Shinde (94 B.) Divanji, Mr. Landge, Shri Ghatge Saheb, Shri Godge Saheb, Mr. Kumbhar, Mr. Maral, Mr. Kulkarni G. N. and his staff for their co-operation.

Last, but not the least, my colleagues and family Sou. Aruna, my daughter Kum. Shriya, Shubhada and loving Mohit always inspired and helped me for completing this research work. I am thankful to Mr. S.I. Shaikh for his quality typing in time.

I thank all those who have helped me directly or indirectly in my research work.

Place : Kolhapur
Date : 24th June, 2002


Mr. M. K. PANCHAL
Research Student