

## ACKNOWLEDGEMENT

I am extremely thankful and indebted to my Guide, Dr. C. S. Shreshthi, Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, without whose valuable guidance and constant encouragement, this work would not have been possible.

I would like to express my deep sense of gratitude towards Shri. Sharad Shinde, General Manager, Kolhapur Janata Sahakari Bank Ltd., Kolhapur who extended his fullest co-operation supplying the necessary information in respect of dissertation work and valuable guidance regarding tabulation. In fact, I have no word to express my feelings towards him.

My thanks are also due to Shri. R. J. Shaha, Chairman of the Kolhapur Janata Sahakari Bank Ltd., Kolhapur who have given me permission to use the information of the Bank for my dissertation.

It will be a serious mistake on my part if I do't express my sincere thanks to Shri. A. D. Shinde, Director and Dr. P. S. Rao, Principal of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur who have given a chance to appear for M.Phil Course.

I wish to express my sincere thanks to Shri. S. P. Pawar, Librarian of Chhatrapati Shahu Central Institute of Business Education and Research, Kolhapur, for his constant co-operation in making the Library facilities available to me throughout the collection of the work.

I am also thankful to YASHASRI TYPING CENTRE, 9th LANE, RAJARAMPURI, MAIN ROAD, KOLHAPUR, for doing the wonderful job of bringing out the dissertation in a short time and in a nice get up.

Finally, I would like to express my deep sense of appreciation towards my father Shri. D. B. Medhe, who is constant source of inspiration and encouragement to me.

  
Signature