ACKNOWLEDGEMENTS

I have the immense pleasure and honour to be indebted to my guide, Prin. V. M. Hilage for his able guidance, encouragement and sympathy. This piece of work received a shape only due to him and he remained a perpetual source of inspiration and encouragement to me. I humbly say that the words are too frail to thank him adequately.

I am grateful to Prof. A. D. Shinde, Director of Shri Chhatrapati Shahu Central Institute of Management and Research, Prin. P. S. Rao and Prin. P. B. Koshti for the opportunity given to me to complete my M.Phil Course.

It is my duty to contribute sincere thanks to the Chairman Hon. R. S. Desai and the Manager Shri Patil N. Y. of K.D.C.C. Bank Ltd., Kolhapur and the following members of the office staff for their valuable co-operation during the entire period of my work.

Shri Sawant P. B., Shri Nimbalkar B. H., Shri Gangajal A.S., Miss Higiste P.H., Shri Shinde R.G., Shri Rasal J.D. Shri Ghode, D.R., Shri Joshi A. D. and others.

The dissertation was made efficient by the active participation of some co-factors. I must mention the names of Prof. Dange A.A., Prof. Redkar S.A., Prof. Gavli R.S., Prof. A. G. Pujari, Prof. Patil S.B. and Prof. Hirikude M.A. for the same.

My gratitude is also extended to Mr. Sakha Kalal, Librarian, for his co-operation during my library work.

Thanks are also due to Miss Joshi Majhuri.M. and Miss Joshi Alka M. for their sincere help.

I offer my thanks to the typist Shri Ramesh R. Vaidya also.

I once again express my sincere thanks to all those who helped me during the process of research work directly or indirectly.

DRK . College of Commerce

KOLHAPUR :

DATE: 20.5-1987 P.K.Kan

(F. K. KATTI)