

IV

ACKNOWLEDGEMENT

I would like to regard my gratitude to all those who have helped and supported me in this academic endeavor. I am grateful to Prin. Dr. R. K. Swami sir G. A. College of commerce sangli, his guidance and encouragement without which, the present work could not have been completed. I shall never be able to repay the kindness and inspiration that I have been receiving from him ever since. I am fortunate enough to be his research student.

I expressed my gratitude to the management & administrative faculty of Ganapatrao Arwade College of Commerce, Sangli for their kind co-operation which enabled me to complete this research work.

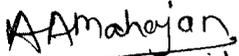
I am also thankful to Mrs. Manasi Kumbharkar manager of HDFC, Smt. R. M. Kulkarni Home loan officer of SBI and Mr. Mane branch manager of Sangli Urban Co-operative Bank to provide me required information. I also thanks to staff of District Deputy Registrar, Sangli who provide me required information my thanks are also due to the librarians of G. A. Collage Sangli and Shivaji University, Kolhapur and also Mr. Mote for his co-operation.

I take the opportunity to express my profound gratitude to my all family members and relatives who constantly gave me mental strength, encouragement and inspiration to complete this work.

Finally I end by saying that thanks to all people associated directly or indirectly in the completion of this work.

Place : Sangli

Date :


(Miss. Mahajan A. A.)

Research Student.