ACKNOWLEDGEMENT

I am thankful to my guide Dr. C.S. SHRESHTHI (SHETTI) whose expert guidance made this task easy.

I have no words to express my deep sense of gratitude to my father Shri R.S.Hirekerur, Assistant Registrar of Co-operative societies, jet whose constant encouragement and expert guidance made this task easy.

I am specially indebted to Dr. Sahastrabudhe; Department of Economics, Shivaji University, Kolhapur, whose kind co-operation made my efforts a great success.

I must convey my sincere thanks to Shri V.N.Kulkarni, Chairman of Shri Mahalaxmi Co-operative Bank Ltd., Kolhapur for kind treatment and needful co-operation extended for the study of the bank.

I am highly indjebted to Shri Kulkarni M.S. of Shri MCB Ltd., & his staff particularly Mrs. Thakur for their kind cooperation.

I am also thankful to Librarians of CSIBER for giving library facilities .

I would like to thank Shri S.B.Watve for typing this dissertation so neatly & quickly.

I must convey my sincere thanks to Mr. Khadilkakr A.B. for their kind cooperation.

Credit has been given to my mather & sister, who has taken j every care to my daughters Chi. Neha & Chi. Nisha.

Last but not least, I am highly indebted to my husband Mr. A.S.JOSHI & my father in law Shri S.G. JOSHI for their good blessings & continuous encouragement to my Education by taking a lot of pains.

KOLHAPUR

Date 3/5/1989

A- A. Tighi

(MRS. A.A.JOSHI)