## ACKNOWLEDGEMENT

This study has been completed under the guidance of Dr.C.S.SHETTI(Shreshthi) Reader in Commerce, Chhatrapati Shahu Central Institute of Business Education and Research Kolhapur. I am extemely grateful to him for his invaluable guidance and continued encouragement to complete this study.

I am extmemely obliged to The Director, Professor

A.D.Shinde and Principal Dr.Rao, and Dr.Shivare,

Chhatracati Sahahu Central Institute of Business Education
and Research Kolhapur.

I am extremely thankful to shri.M.J.Pherwani, Chairman Unit Trust of India, Bombay. shri.P.P.Shastri, Deputy General Manager, Unit Trust of India, Bombay, Shri.C.I. Guddakayu, Chief Representative, Unit Trust of India, Belgaum. Smt.S.S.Jamadagni, Chief Representative, Unit Trust of India, Raichur, shri.S.S.Patil, Chief Representative Unit Trust of India, Kolhapur. Shri.S.M.Muralidhar, Chief Representative, Unit Trust of India-Shivamoga. Shri.K.H. Thakkar, Agent, Unit Trust of India Kolhapur shri.S.K.

\*\*Mabar Agent Unit Trust of India Kolhapur for their valuable co-operation in providing annual reports, reference books journals, periodicals and year books etc.

I express my sincere feelings of gratitutde to
Professor V.B. Patit, Shahaji College, Kolhapur and Smt.
Anuradha Patit.

I am also indebted to Shri.T.S.Bhapri, Professor, S.V.M.College of A.ts, Science & Commerce, Ilkal, Professor Jummanal, S.V.M.College of Arts, Science & Commerce, Ilkar, Shri.B.Shekharappa, Head Master, Siyatalab Primary School, Raichur, Shri.Ramamna Hawale, Head Master, Yunnuruwadi Primary School, Raichur, Rxxx.for giving me encouragement.

I express my grateful to Dr.Channanna Waalikaar, Reader, Gulbarga University, Shri.Linganna B.Hadimani, Head Master, Primary School, Hirebaganal Shri.B.L.Math, for their kind co-operation.

I am extremely obliged to Shri.Prabhudev.L.Hadimani,
Master, Government High School, Kinnal, Smt.K.Brahamanveni,
Teacher, Primary School, Raichur, Shri.Chandru, M.N. Lecturer
Junior College, Sorba, Shri.Ninganna H.Pujar, Ichanal,
Shri.Jagadeesh, Professor, Senior College, Koppa for
their invaluable urge.

Finally my thanks also go to the Liabrarian of Chhatrapati Shahu Central Institute of Business Education & Research, Kolhapur, and staff for their intimate co-operation as well as to Shri.M.B.Billur. for typed out the dissertation in time and in neat and attractive manner.

Kolhapur.

Galaraf Miss. Saras vati R. Kalasad.