## - ACKHOWLEDGEMENT -

It is a pleasure for me to acknowledge here the assistance extended by various persons in the completion of my study.

This study has been completed under the guidence of Dr. C.S. Shetti (Shreshthi). I am extremely gradeful to him for his invaluable guidence and continued - encouragement to complete the study with his constant guidence and suggestions. I remain to be so forever.

I am highly grateful to the Director, Prof. A.D. Shinde, and Principal Dr. P.S. Rao, CSCIMER, Kolhapur for providing me with all the necessary facilities to carry-out the work.

I am also thankful to the Principal Jaysingpur College, Jaysingpur, Prof. N.H. Patil, Prof. A.G. Mulkk, Prof. S.D. Mahajan, Prof. A.D. Ganpule, and Prof. P.B. Bapat for their kind co-operation in completion of dissertation work.

I also express my gratitude to the Chairman

Dr. S.K. Patil, Chief Executive Officer Shri S.D. Patil,

Internal Auditor Shri P.S. Doijad of Shri Bharat Urban Co-operative Bank Ltd., for their kind co-operation. I am also thankful to the powerloom owners in my research area who have helped me in my investigation.

My deep sense of gratitude towards the librarians and staff of library of CACIBER, Kolhapur and Jaysingpur College, Jaysingpur for providing me library facilities

Finally, I thank Yaghasri.Tenkhalekhan Seya. . . . Rajarampuri, 9th Lane, Main Road, Kolhapur, for having typed out the dissertation in a neat and attractive manner.

Darom

11/6/1987.

(S.S. DABADE)