

ACKNOWLEDGEMENT

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

I am extremely thankful and indebted to my Guide, Prof. Dr. S.K.Kulkarni, D.R.K.College of Commerce, Kolhapur.

Without whose valuable guidance and constant encouragement, this work would not have been possible.

I would like to express my deep sense of gratitude towards Dr. V.S.Patil, Head of Dept. of Commerce & Management, Shivaji University, Kolhapur and all the staff members of the Commerce & Management Dept., who have given a chance to appear for M.Phil course.

I wish to thank to Shri Ramniwas J. Jaju., Chairman, Vikas Co-operative Bank Ltd., Solapur for allowing to do this research work in the said bank and also thankful to Mr. Prakash Dikonda and Mr. Mantri, Manager of Vikas Co-operative Bank Ltd., Solapur, who helped me a lot in my research work.

I thank my beloved father and mother for the sustained encouragement and help given to me for the successful completion of this desertation.

Finally, I would like to express my deep sense of appreciation towards my elder brother and sister. Who is constant source of inspiration and encouragement to me. I have no word to express my feelings towards them.

Place : Kolhapur

(S.V.Shete)

Date :

