

ACKNOWLEDGEMENT

It gives me great pleasure to express my most sincere gratitude to my research guide **Dr. R. K. Swami. Principal**, G.A. College of commerce, Sangli. It is because of his continuous encouragement & assistance in my research work that I could complete this work. he has been continuously guiding & putting me on the right track during the course of my study.

My thanks are also due to **Shri. Shelar A.K.Chairman**, **Shri. Chougule A.P. General Manager**, **Gurav P.S. Sangli Branch Manager & Shri. Jadhav R.S. Vita Branch Manager** all the employees of **The Rayat Sevak Co-operative Bank Ltd, Satara** for allowing me to use the information of the bank for the purpose of my study.

I wish to express my sincere thanks to **Principal Dr. V.B.Kodag**, co-ordinator **Prof. B.S.Shah**, **Prof.A.V.Kullkarni & librarians** of **G.A.collage .of commerce Sangli & Shivaji University Kolhapur** for making the library facility available to me during the completion of the work.

I am in debted to my family members particularly my mother **Mrs. Sindhu B. Kharade**, my father **Mr. Bharat H. Kharade**, my elder sister **Mrs. Lina**, elder brother **Mr. Pravin & my aunty Prawati Patil** who have tolerated me & attended the other homely affairs to enable me to devote to my work.

Lastly I am indebted to my all friends and relatives who are supported to me for completion of my dissertation.

Place :

Ms. Swapna B. Kharade.

Date :

(Research Student)