ACKNOWLEDGEMENT

I owe a deep sense of gratitude to my research guide Dr. Dinabandhu Mahal, Faculty, Dr V V Patil Institute of Co-operative Management, Pune under Vaikunth Mehta National Institute of Cooperative Management, Pune without whose constant supervision, scholarly guidance and kind cooperation it would not have been possible on my part to accomplish this arduous task. Inspite of his hard pressing engagements and busy schedules he was kind enough to spare much of his valuable time in reviewing the manuscript and extending his valuable piece of advice. Infact, without his constant encouragement, valuable suggestions, sincere and sympathetic guidance this work could not be brought out.

I am glad to acknowledge my indebtedness to Mr Bhagwati Prasad, Director Vaikunth Mehta National Institute of Co-operative Management, Pune for his kind help and encouragement for this work.

I express my special gratitude to Dr K. Elumalai, Professor Vaikunth Mehta National Institute of Cooperative Management, Pune for his support and encouragement.

I am thankful to Mr V V Bhave, CEO Janta Sahakari Bank Ltd, Pune for his kind help in making my study possible. I am also thankful to Mr L P Deshpande, HOD Credit and Mr A S Bapat, Sr Manager of Janta Sahakari Bank for their help in my study.

Lastly I am thankful to all my colleagues for their encouragement, support and cooperation during my pursuing this research work.

(ANANTA CHARAN BEJ)