ACKNOWLEDGEMENT

I feel it my proud privilege to have undertaken this investigation under the inspiring guidance and expert supervision of my supervisor Dr. Prashant B. Ashturkar (MBA, MCom, M.Ph.D., GDC&A, Associate Professor, Head Business Law) Reader and Research Guide Commerce and Management Studies, K.R.M. Mahila Mahavidyalaya, Nanded, 431601, Maharashtra, India. He has supported me throughout my thesis with patience and knowledge. His ability to probe beneath text is a true gift and his insights have strengthened this study significantly. I will always be thankful for his wisdom, awareness and deep concern for me. I am warmly indebted for his valuable advice and friendly help. Their extensive discussions around my work and interesting explorations in operations have been very obliging for this study. It's been honor to work with them.

I am highly obliged to Dr. Vaidehi Daptardar, Principal of Adarsh College of Art’s & Commerce, Badlapur for inspiration and support given to me to complete my research work.

I am thankful to CA. Uday Karve, President Dombivli Nagari Sahakari Bank, Dombivli and Advocate Suresh Patwardhan, President, The Kalyan Janta Sahakari Bank, Kalyan and office bearers and authorities of The TJS Bank, Thane, The Bassin Catholic Cooperative Bank, Vasai, The Abhinav Sahakari Bank, Dombivli and The Bharat Sahakari Bank for their timely support.

I am thankful to Dr. Suhas Narkhede for his support which has encouraged me for doing the Research work.

Nobody has been more important to me in the pursuit of this research than the members of my family. I would like to thank to my wife Sunita Pharate, CMA, my daughters Ms. Sonali & Ms. Sakshi Pharate for their encouragement and support they have upheld in me during the process of completing this project and particularly in those many days which I have spent more time with my computer than with them.

I would also like to thank Mrs. Usha Surve, CMA and all my friends who have directly and indirectly supported me. The constant inspiration and guidance kept me focused and motivated.
I cannot express gratitude for my Mother & Aunty, for giving me the life I ever dreamed, whose unconditional love has been my greatest strength. I also express my gratitude for my colleagues for their constant support. Their encouragement was significant during the term of study. Finally, my greatest regards to the Almighty for bestowing upon me the courage to face the complexities of life and complete this project successfully.

I am indebted to my fellow researcher in the SRTM University for their timely support. Special thanks to Dr. Pankaj Nandurkar, Dr. Abdulelah Bazi, Dr. Shakeel for supporting me at each and every stage of this research.

There are many learned researchers whose work I have referred to, in the process of reviewing the literature. I take this opportunity to express my heartfelt gratitude to them, for guiding me with immense and valuable information.

Lastly, I would like to acknowledge the contribution of those whose names have not been mentioned but who have nevertheless played their part in making this research work successfully.

October, 2017
Satish Ramkrishna Pharse
Nanded

Researcher