ACKNOWLEDGEMENT

I take this opportunity to express my gratitude to everyone who extended their valuable assistance in bringing out this thesis. I am thankful for their aspiring guidance, invaluably constructive criticism and friendly advice during the research work.

First and foremost, I express my deep sense of gratitude and appreciation to my research guide Dr. P. N. Sagar, Rajarshi Shahu Mahavidyalaya (Autonomous), Latur, Principal and Research Guide, who has initiated me into realms of research in area of cooperative banking. Discussions with him were always rewarding, without his valuable and scholarly guidance, it would have not been for me to complete this work. I am sincerely grateful to him for sharing his truthful and illuminating views on a number of issues related to the research work.

I owe a special debt of gratitude to Hon’ble president Dr. Gopalrao Patil, Vice-President Dr. P.R. Deshmukh, Joint Secretary. Ex-Principal A.S. Jadhav, Ex-Principal Dr. R.L. Kavle for their inspiration to do research work and positive support.

I express my heartfelt thanks to Principal Dr. S. B. Jadhav, Rajarshi Shahu Mahavidyalaya, Latur. My deep sense of gratitude goes to all the members and my respectable colleagues of Faculty of Commerce particularly, Prof. S. T. Mothe, Dr. A. J. Raju, Dr. Smt. S. J. Kulkarni, Prof. P.R. Rodiya, Prof. D.G. Tandle, Prof. S.B. Dongapure, Prof. A.V. Aradhya, Prof. Shailaja Somdev, Dr. M.V. Ingle, and Mr. Dhumal for motivating and encouraging me for completing this study.

I am grateful to Principal Dr. A.V. Palnitkar, Dr. K. S. Badade, Vice-Principal, Dayanand College of Commerce, Dr. U. P. Mantri for their support and persuasion for the completion of this research work.

I am deeply indebted to Mr. H.J. Jadhav, General Manager, LDCC Bank, Latur, Mrs. Sarika Jadhav, Mr. Kurudkar, Mr. Khanapure and all employees of Latur
District Central Cooperative Bank, Latur for their valuable help to complete this work.

I wish to put on record my profound indebtedness to all the libraries and institutions that I had visited especially, Viakunthlal Mehta Institute of Cooperative Management, Pune, S.R.T.M.U. Nanded, Jaikar Library, Pune University, Rajarshi Shahu Mahavidyalaya, Latur, and Dayanand College of Commerce, Latur. I would also like to thank to all authors of Reference Books, Reports, Research Articles on the subject.

I cannot imagine the completion of the present work without the constant pursuit and encouragement of my husband Mr. Santosh Trimukhe, especially my in-laws Aai and Pappa who helped me a lot. To my beloved daughters Harshada and Anushka – thank you for allowing me time away from you to research and write.

I would like to remain in debts of my mother, sisters and brother who always encourage and give me moral support.

Smt. Pushpalata Gopal Kawale (Trimukhe)