ACKNOWLEDGMENT

I am extremely fortunate to have as my guide Dr. H.D. Thorat, M.Com., M.Phil., Ph.D. who was my Teacher at the time, when I completed my B.Com. degree.

I take pride and pleasure to acknowledge here the constant generous and valuable help, guidance and encouragement, which he has given me throughout my work. The author is grateful to him for his scholarly guidance and help.

The author would like to express special thanks to all the Board of Directors, Members of the Gramonnati Mandal, Narayangaon for the co-operation in the period of the research. The author is grateful to all teaching and non-teaching staff members of Arts, Commerce and Science College, Narayangaon, Pune.

The author is thankful to all heads of various units and teaching, non-teaching staff members of the Gramonnati Mandal Parivar for their co-operation. The author is very much thankful to Mr. Shivajirao Khaire, President, Gramonnati Mandal, Mr. A.G. Meher, Chairman, College Committee, Mr. Bhimrao Khaire, Trusty, Gramonnati Mandal, Mr. Ravindra Pargaonkar, Dr. Anand Kulkarni, Mr. Suresh Sancheti, Mr. Arvind Mehar, Mr. Prakash Pate, Mrs. Nanda Dange, Mr. Shashikant Wajge, Mr. Sanjay Warule, Mr. Ramesh Bhujbal. I express my special and sincere thanks to Dr. V.S. More, Dean Faculty of Commerce, Pune University, Pune, Dr. A.C. Bhavsar, Chairman, B.O.S. in co-operation and Rural Development, Pune University, Pune.
Prof. D.M. Gujrathi, Chairman, B.O.S. in Accountancy and Dr. V.S. Josi for the valuable guidance help and co-operation. I acknowledge my enormous debt and heartfelt gratitude to Pitrutulya Hon. Prof. Harish Desai, and Hon. Prof. M.M.Tate., Prof. Agarwal, Prof. Arun Dixit, Dr. M.G. Shitole, Dr. M.D. Nalawade, Dr. Mukund Tapkir, Hon. Prof. Sharad Pawar for their kind help, encouragement and full co-operation.

I am very much thankful to my Principal, Dr. K.N. Bavale Principal B.T. Batule, Principal J.D.Takalkar, Prof. Medankar.

The co-operation has also been obtained from Prof. R.C. Bankhele, librarian, Narayangaon Collage, Prof. S.D. Takalkar, Prof. Mrs. A.R. Ghumatkar, Prof. Anand Kulkarni, Prof. G.B. Hole, Prof. A.P. Kamble, Prof. S.M. Fulsundar, Dr. Ashok Kanade, Prof. Shirish Pingale, Prof. Mrs.Dongre, Prof. Gonce, Prof. Mohite, Prof. Dhamale, Prof. Pathare, Prof. Gaikwad, Prof. Kale, Prof Mohite, Prof. Shivne, Prof. Samir Shaikh, Prof. Jamadar, Prof. Darekar, Prof. Manshi Joshi, Prof. Rajale, Prof. Makhare, Prof. Kaphale, Prof. Kute, Prof. Philip Bagul, Prof. Kudekar and all other colleagues.


I express my sincere thanks to Mr.K.R.Gaikwad, Mr. Kulkarni, Mr. Mule K.D., Jayashri Gulve, Miss Vanjare S.A., Mr.Balu Jagtap, Ganesh Kashid, Ganesh Kolhe, Mangesh Kale, Jaising Bhujbal, Yogesh Warule, Shri. Dumbre, Shri. Kurhade, Shri. Payal and all other non-teaching staff.
I am also thankful to my friends Prof. G.G. Parkhe, Prof. P.V. Muluk, Prof. B.G. Thube, Prof. S. M. Walunj, Prof. D.S. Tambe, Prof. Sanap, Dr. Umran, Prof. Ashok Kamble, Mr. Santosh Muttha, Mr. Anil Divate, Mr. Ashok Bhardia, Mr. D.M. Jadhav who have always encouraged me to carry out this research work.

I am also indebted to the Govt. of Maharashtra Department of Co-operation, Pune District Information Office, Pune district co-operation Board, who were kind enough in providing detailed information of the societies and profile of Pune district.

I am grateful to all the chairman, directors, secretaries and members of primary agriculture co-operative credit societies selected as samples for providing me the essential information regarding societies.

I am also very much thankful to managers, bank inspectors and other staff of Pune district central co-operative banks for providing me the required information for the study.

I express my sincere thanks to all the respondents who have been very co-operative and helpful in providing me the necessary information.

I would like to mention the co-operation extended by the librarians and the staff of the library of Art's, Commerce and Science College, Narayangaon, S.S.C. College, Junnar, Hutatma Rajguru Mahavidyalaya, Rajgurunagar, B.M. College of Commerce, Pune, Vaikunth Mehta National Institute of co-operative management, Pune.
Jaykar library, Pune University, Pune, library of Maharashtra Rajaya Sahakari Sangh Pune and the library of Gokhale Institute of Politics and Economics, Pune. I am thankful to all of them.

This thesis could be a reality only due to the blessings of my late mother SHANTABAI. She was an inexorable source of inspiration for me.

A mere 'thank you' would not be an adequate expression of the acknowledgment of the goodwill, support, encouragement and inspiration extended by my father Pandurang Bhosale, brother Abhimannu, Sandipan, and Shrimant and other Parents Mr. Vilas Thorat, Hanumant Gaikwad, my sister in law Sadhana, Shivam and Chirag. I wish to remain indebted to all the family members. I would like to express my special thanks to my brother in law Datta, Dr. Sampat, Bharat, Ganesh, Mahesh, Monali, Vipul and Sagar for their help in data collection and typing work.

I affectionately mention the loving encouragement, support and patience extended by my wife Mrs. Vaishali alias Sonali and my sons Shubham and Shantanu.

My thanks are also due to Shri. Ravindra Kodilkar, for layout and typesetting for whole work, Pratik Computers, Shivaji Chowk, Narayangaon. Shri. Sachin Gaikwad, Sachin Dhede and Chaitrali for typing research work in time. I Sincerely feel that the credit goes to all the persons who have directly or indirectly helped me and encouraged me to complete this research. I can not forget their obligations till I breath my last.

Place : Narayangaon, Pune.

Date : April 2005.

J. P. BHOSALE