ACKNOWLEDGMENT:

As a comparative study, this research would have been impossible without the Co-operation or the training Institutions/Colleges And Bank branches in Pune. Their willingness to give their time and records is hereby gratefully acknowledged.

It is impossible to name all those who have played some part in developing the ideas and methods that appear in this research work or whose encouragement and advice have brought me to write this study. But at the risk of incompleteness, I would like to acknowledge with deep gratitude the most assistance received by me.

First of all, I would like to express my sincere gratitude to Dr. P.P. Bawle, my research guide for his timely guidance.

I offer my sincerest thanks to the esteemed Dr. P.C. Shejwelkar Dean of the Faculty of Management and Dr. Ashok Joshi Head of Commerce and Management Department (University of Pune), for their help and Co-operation in different stages of my study.

My appreciation is also due to Dr. M. G. Kale Professor of Banking in Ness Vadia College for the help given to me and Dr. Vidya Pitre incharge of R.B.I College library.
Last but important, I must express my gratitude to my mother who has been a constant source of help and inspiration. Without her patient cooperation and encouragement this thesis would have been impossible in far away place from Iran.

Masoud Haghighi