



ACKNOWLEDGEMENTS

Though this is an individual attempt, I have received help in my research study from several persons and quarters, and I owe a word of thankfulness to them.

Shri H.F.Patel, my colleague in the Department, helped me in computing some of the statistical results. I am thankful to Shri Patel for this assistance.

Prof. R.S. Sabnis, Department of Economics, University of Bombay, provided me with the Visiting Fellowship in Industrial Policy and Development Banking (IFCI unit). This fellowship provided me with an opportunity to have an access to sources of informations not easily available over here.

The authorities of the various financial institutions, such as IDBI, IFCI, ICICI, LIC and UTI, have greatly helped me by supplying to me the Annual Reports and other publications. I owe very legitimately a word of thankfulness to them all.

This study is prepared under the guidance and supervision of Professor J.H.Adhvaryu. I had many sessions of discussions with him on the different aspects of the study. The comments and observations made by him at different stages in the preparation of this study proved helpful. Professor Advharyu has been a friend, philosopher and guide to me. But for his guidance and encouragement the work would have not been a reality. I am highly indebted to him.

Shri B.C.Patel, Stenographer, Agro-Economic Research Centre, Vallabh Vidyanagar, deserves my heartfelt thanks and appreciation for typing the work in a short period.

M. S. Raj

Vallabh Vidyanagar

May 14, 1984