ACKNOWLEDGEMENT

I express my deep sense of gratitude to my Research Guide Dr. K.R. Mallikarjunappa, Reader, Post-Graduate Department of Studies and Research in Commerce, Karnatak University, Dharwad for his valuable guidance and constructive suggestions for the completion of my study.

I wish to place on record my sincere thanks to Dr. S.S. Hugar, Chairman, Department of Studies and Research in Commerce, Karnatak University, Dharwad for his encouragement and valuable suggestions.

I express my debt of gratitude to late Dr. T.K. Laksman, Professor of Economics, Bangalore University, Bangalore for his valuable suggestions during the initial period of my study.

My thanks are due to Shri. M.B. Patil, Principal Co-operative Training College, Bangalore, Shri. T. Rangadasappa, Additional Registrar for Co-operative Societies (Retired) and now the Legal Advisor to the Karnataka State Co-operative Urban Banks' Federation Ltd., Bangalore and Shri. K.B. Ekarnal, Deputy Registrar of Co-operative Societies (Retired), Bangalore for having inspired me to undertake the present study.
My thanks are also due to Smt. Shashikala P. Ugargol, Librarian, Co-operative Training College, Bangalore for having provided me the required library facilities.

I am also grateful to the secretaries of the PACSs and others who responded during the period of face-to-face interview more positively.

(Mr. M.M. VAGGANÁVÁR)