ACKNOWLEDGEMENTS

It is my pleasant duty to express my deep sense of gratitude and grateful thanks to my guide Dr. S. N. Gawali, Associate Professor, Department of Commerce, C.D. Jain College, Shrirampur, whose able guidance, affection and encouragement unfolded for me new horizons in commerce. I am aware of the fact that without his precious guidance and appropriate suggestions this work would not have been completed properly. I also thank him for spending his valuable time in supervising the work.

I sincerely thanks to Hon’ble Shrimati H. M. Kadadi (Chairman) and Hon’ble Shri. Dharmraj Kadadi (Secretary) of Shri Sangameshwar Education Society, Solapur, as well as Hon’ble Principal Dr. D. D. Pujari, Sangameshwar College, Solapur, for their encouragements and moral support to complete this work. I would like to express my thanks to Dr. S. S. Jadhawar (Dean Commerce Faculty) and BCUD Director, Savitribai Phule University of Pune for their kind cooperation. I would like to express my sincere gratitude towards Dr. S. S. Kaptan, Head Department of Commerce and Research Centre, Savitribai Phule University of Pune for his encouragement and special guidance. I am also thankful to my colleagues Dr. Y. S. Khan, Dr. D. S. Kamble, Dr. N. B. Teli, Prof. D.M. Metri, Dr. Ms. V. K. Purohit, Dr. S. S. Maske, Prof. R. M. Sangashetti, and other teaching and non teaching staff from Sangameshwar College, Solapur for their direct and indirect help.

I had enlightening discussion on many occasions with Superintendent of Post Shri Khirsagar Pandharpur Division, Shri Gaikwad, SPM Mangalweda, Shri Gawali SPM Akluj, Shri Khune SPM Madha, Shri Dornale SPM Mangalwar Peth in Solapur district. I express my sincere thanks to them for their valuable help and guidance.

It is my pleasure to record my sense of gratitude towards my wife Sou. Rekha, son Rushikesh and daughters Ratnaja and Rutuja. I am also very thankful to librarian Mulimani and staff, and Dr. M. G. Mulla, Prof. S. B. Bhanje, Dr. Avinash Raikar, Prof. Suraj Popkar, Dr. Shrikant Mudliyar, Mr. Mulaje, for their assistance in the preparation of the thesis.

Lastly, I must acknowledge the constant support and encouragement of my relatives and friends. I wish to express my gratitude to all those who have helped me directly or indirectly in the completion of this work.

Place: Solapur
Date: (R. M. Killare)