

ACKNOWLEDGEMENTS

This study has been made possible with the help of certain persons and institutions. I would like to acknowledge their contributions. Firstly, I would like to thank my guide and the Department Head Prof. R. J. Shah, without whose guidance, cooperation and support, I would have been unable to analyze and understand the data collected. Also, I would like to thank Dr. Aruna Awasthi, without whose encouragement and constant support, it would have been impossible for me to finish this work. I would also like to say thanks to all my teachers in the Dept of History, who never hesitated to extend their timely assistance and valuable advices.

My special thanks are also due to the staff and members of all the libraries and repositories I visited, especially Hansa Mehta Library, M.S.U.Baroda, Central Library, Mandavi Baroda, Gujarat State Archives, Baroda, especially Mr. Chauhan, Mr. Simon and Mr. Solanki, Mr. Shinde at Indumati Palace Library Vadodara and the Archives of the Haribhakti Collection at the Department of History, M.S.U.

I should also thank Dr. Kulkarni and Mr. Naganatti who helped me with the understanding of the Modi Script at Poona, the staff and members of Bhartiya Itihas Samshodhak Mandal, Poona, the staff of Poona Archives, and Gokhale Institute Poona. I would also extend my gratitude to the Maharashtra State Archives, Mumbai, B. J. Institute Ahmedabad ; and the I.C.S.S.R. Institute, Surat.

My special thanks are expressed to Mr. H. S. Shelat (Reader in English) for his valuable support in my work. I would like to thank Mr. Rajshirke, whose catalogung of Records of the Haribhakti collection, Department of History, has enabled me to understand and present a larger picture of indigenous banking in a better manner.

I would also like to thank the I.C.S.S.R. for awarding me the Doctoral Fellowship and thus providing the necessary finance.

I would also like to thank Chandrika, Smita and Rameshbhai for the timely typing of my thesis.

Above all I, would like to thank my parents and parents-in-law, my husband and friends who have been my moral support throughout this period of painstaking research.