ACKNOWLEDGEMENT

I am indebted to a number of persons who have rendered valuable help in the completion of my research project. As it is difficult to name them all in acknowledgement I am confining myself to a few of them.

I am extremely grateful to Dr. M. Thirunavukkarasu, Principal, Professor and Head of the Post Graduate Department of Economics, C.B.M. College, Coimbatore, who has been my devoted and dedicated Guide and Supervisor. I record here my deep sense of gratitude and debt to him. More than a Guide and Supervisor he has been my friend and philosopher. He has been closely associated with my project even before I formally came under him as a research scholar. He has been a source of inspiration and encouragement from the beginning. He had spared his valuable time in the midst of his administrative and other academic responsibilities. He took personal interest in going through all my drafts and offered constructive suggestions towards their improvement. I have been richly rewarded by his views and scholarly advice in the direction and preparation of my thesis. But for his sincere help, the completion of this work would not have been possible. For his goodwill, deep affection, friendly disposition, scholarly assistance, and timely help I always remain indebted to him.

I am highly indebted to Dr. R. Subbaiyan, Vice-Chancellor, Bharathiyar University for his personal interest, encouragement, and scholarly advice in the completion of my work. I express my deep sense of gratitude to him.

I am personally thankful to Prof. P.N. Silambannan, Registrar, Bharathiyar University, who has always been a source of inspiration and encouragement to me. His continued interest and constant help have enabled me to complete this work on time.

I am thankful to Dr. V. Rajagopalan, Vice-Chancellor of Tamilnadu Agricultural University and Dr. A. Ramasamy, Professor and Head of the Department
of Economics, Annamalai University who were associated with this project as members of the Doctoral Committee. The fruitful discussion I had with them helped me to delimit the area and offered scope for intensive study. I am also much grateful to Dr. P.V. Rajkumar and Dr. K. Sivasubramaniam, and Dr. B. Krishnarao, Professor and Head of the Department of Economics, Bharathiyar University for their interest and help in the early stages of my thesis.

I am grateful to Dr. Meenakshi Thyagarajan, Director Reserve Bank of India, for evincing keen interest in my project by readily responding to my request and providing me with literature and unpublished data. I am also much thankful to Tmt. R.K. Makhija, Assistant Chief Officer, and Thiru K. Sivasamy, Research Officer, Reserve Bank of India, Bombay and officials of the Reserve Bank of India for providing me with unpublished data on the operations of commercial banks in Coimbatore district. I am also indebted to Thiru K.N.R. Ramanujam, Adviser, Indian Bank, Head Office, Madras for his views on various aspects of operation of the Land Bank Scheme.

I owe boundlessly to Thiru L. Jayaraman, Divisional Manager and Thiru. V. Seshadri, Lead Bank Officer, Divisional office, Canara Bank, Coimbatore who willingly provided me with all literature and necessary data on the operation of commercial banks in Coimbatore district. But for this generous help the data problem would have lingered.

I am personally thankful to Thiru. R.S. Dhananjayan, Department of Economics, Bharathiyar University for all the help I received in the initial stage of my project. I am extremely grateful to Dr. V. Anbumani, my co-research scholar, who was highly helpful to me in sorting out many problems. He provided me with necessary technical assistance in data processing and analysis.

I am grateful to all my colleagues particularly to Prof. S. Victor Albert, Prof. S.P. Palanisamy, and Prof. P. Ganapathy in the Post-Graduate Department of
Economics, Government Arts College, Coimbatore where I previously worked and Prof. N.B.S. Mani, Prof. S. Periasamy, Prof. G. Venkatesan, Thiru. G. Mohan and Thiru N. Umar of Thiruvalluvar Government Arts College, Rasipuram, for the interest evinced, encouragement given and help rendered in the preparation and completion of my thesis.

I am highly indebted to my good friend Thiru M.D. Muthusamy, Texmo Corporation and Thiru. R. Sengodan for taking personal interest in my work and for encouraging me to complete it at every stage against many odds.

I thank the Government of Tamilnadu for deputing me to do research leading to Ph.D. in Economics.

I am grateful to my students A. Panchalingam, R. Nagarajan and M. Kumaresan who provided me secretarial assistance and were helpful to me in many ways.

I express my deep sense of gratitude to Ms. Kaarthic EDP, Coimbatore - 12, for their neat execution of Electronic Typing of the thesis.

Date : 21.12.1986
Coimbatore - 42

S.P. VISVANATHAN