ACKNOWLEDGEMENT

First of all I thank 'God' for having created golden opportunity.

I express my deep sense of gratitude and indebtedness to my guide

Dr. R. VEERAMANI, M.Com., M.Phil., Ph.D., Department of Commerce,
Government Arts College (Autonomous), Salem for his valuable guidance.
I am thankful to him for sparing much of his time for guiding me. He has been a continuous source of inspiration as a philosopher and guide right from the origin of the idea of my research to its completion.

My special thanks to the MANAGING DIRECTOR of District Central Co-Operative Bank Ltd., Salem and STAFF MEMBERS of the Bank, Salem for giving permission to collect the primary data in the campus and providing me with sufficient data unhesitatingly and also their valuable guidance in my research.

I express my sincere thanks to Dr. M. GIRIJA VEERAMANI, M.A.,
M.Phil., Ph.D., Controller of Examinations Sri Saradha College for Women, Salem who helped me in my research work.

I acknowledge my gratitude to the Principal, Government Arts College, Salem-7 and Head of the Department of Commerce for giving me permission to carry out the research work.
I must thank the LIBRARIAN, Salem District Library for allowing me to make use of reference books.

I express my sincere thanks to Mr. N. KUMARASAMY, M.A., M.Phil., (ENGLISH) who helped me in my research work and PROJECT PARK for the help and co-operation extended in the execution of the manuscripts.

I must specially thank my friends and relatives for encouraging me in carrying out this stupendous work.

(R. AYYASAMY)