Acknowledgement

I wish to express my sincere gratitude to:

Prof. (Dr.) P.K. Sundaresan, my Supervising Guide, former Reader, Department of Commerce and Research Centre, St. Albert’s College, Ernakulam, for giving me prompt, expert and valuable guidance and suggestions continuously throughout the entire period of Research Work. His fraternal attitude and ocean of knowledge, coupled with outstanding personality have been the motivating and driving forces in making this humble research work a reality;

Mr. G. Subramanian, Assistant General Manager, Mr. Sreenivasan, Chief Manager, and Mr. E. N. Subramanian, Chief Manager, all from State Bank of Travancore, and Mr. Padmakumar, Former Chairman, Mr. Jose Kochuparayil, General Manager, and Late Mr. Joseph Padiyara all from Federal Bank Limited, for their continued help, direction, support, cooperation and assistance in the research work;

The Principals, present and past, of St. Albert’s College, Ernakulam for permitting me to do research in the Department of Commerce and Research Centre and also for all the help and encouragement extended to me during the period of my research work;

Rev. Fr. (Dr.) Varghese Kalaparambathu, Manager, the Principals, and all my colleagues, past and present, and the office staff of Bharata Mata College, Thrissakkara, for giving me continuous support and encouragement throughout my study;

The members, past and present, particularly Dr. Rajagopala Nair, of the Department of Commerce and Research Centre and office staff of St. Albert’s College,
Ernakulam for all the help and encouragement given to me particularly during the period of research work;

The Librarians of, St. Albert’s College, Ernakulam, Cochin University School of Management Studies, Kerala University, and Centre for Development Studies, Thiruvananthapuram, and Bharata Mata College Thrikkakkara for their services during the period of my research study;

Indu Photos, South Kalamassery, Kochi, for the neat and sincere execution of the work of Printing and Binding of the Thesis;

My beloved Parents particularly Ammachi, my in-laws Daddy and mummy, Teachers, loving brothers and sisters, and friends, for the blessings bestowed upon me and Jaya and Suja, for the valuable help during the period of my research;

Honey, my wife, and Vinu mon and Sonia mol, my children, whose patience, support and affection helped me to make this research work a success; and finally

The Almighty Who is the Ultimate Cause of everything to me including my humble attempt to present this Research work to the academic world

James Vallavanthara