Acknowledgement

I am extremely thankful and indebted to my Research Guide Dr. M. Surat Kumari, Professor, Department of Post Graduate Studies and Research in Commerce, Gulbarga University, Gulbarga for her invaluable guidance, stimulating discussion, everlasting encouragement and keen interest throughout the course of this research work. Her affection and zeal to teach served me as a constant source of inspiration which led to the completion of my thesis well in time.

I take this opportunity to express my sincere thanks to Dr. Waghmare Shivaji, Professor, Dean Faculty of Commerce and Management and Chairman, Department of Post Graduate Studies and Research in Commerce, Gulbarga University, Gulbarga for his keen interest, encouragement and for providing necessary facilities throughout the research work.

My special thanks are due to Dr. Rajnalkar Laxman, Dr. Basavaraj C. S, Dr. B.M Kanahalli, Dr. B. Vijaya and Dr. A.P Hosmani, Professors, Department of Post Graduate Studies and Research in Commerce, Gulbarga University, Gulbarga for their inspiration and valuable suggestions.

I am very much thankful to Dr. Ramesh B. Agadi, Professor, Chairman, Department of Post Graduate Studies and Research in Management, Gulbarga University, Gulbarga and Dr. S. Jayanna, Professor, Department of Post Graduate Studies and Research in Management, VSK University, Bellary for their encouragement.

I am thankful to Dr. R. B. Gadaginamath, Librarian, and Staff of Library, Gulbarga University, Gulbarga and Dr. S. P. Melikeri, Professor of Psychology and Chief Warden, and Staff members of Nrupatunga Research Scholars Hostel, Gulbarga University, Gulbarga for kind help.

I am thankful to Mr. Siddaramappa Hodulur, FDA, Smt. Ashalata V Pujar, Typist, Mr. Chand Pasha, Peon and Mr. Anilkumar Tengali non-teaching staff of Department of Post Graduate Studies and Research in Commerce Gulbarga University, Gulbarga for their co-operation during the course of my research.

I express my deep sense of gratitude to all the staff especially the Public Relation Officer, Staff of Statistical section of South Central Railway for kind co-operation and providing the required data or information.