ACKNOWLEDGEMENT

I offer my prayer to the omnipotent, omnipresent and the omniscient almighty, Goddess Sri Kamakshi and Lord Subrahmanyam for blessing me to successfully complete my PhD thesis.

I bow before the lotus feet of my family guru Sri Kanchi Kamakodi Peedathipathi Jagatguru Sri Sankaracharya and offer my prayers.

I wish to place on record that I am deeply indebted to Sri Chandrashekarendra Saraswathi Viswa Maha Vidyalaya, Enathur, Kancheepuram for having provided me an opportunity to do my PhD studies at the University.

I am extremely grateful to Dr. N. Kalyanaraman, Professor and Head, PG Research Department of Commerce, D.G. Vaishnava College, Arumbakkam, Chennai, my main guide and supervisor for placing his confidence in me and in my abilities and gave me enough academic freedom during my research. I also thank him for his invaluable insights and suggestions. I really appreciate his willingness to meet me at all odd times and at short notice to guide me through out my research.

I would be failing in my duty if I do not acknowledge the contribution and encouragement given to me by the University Vice –Chancellor Prof. Dr. V.S. Vishnu Potty.

I take this opportunity to thank Prof. Dr. G. Srinivasu, Registrar and Dr. T. Venugopal, Director – Research & Publications of the University, for the encouragement and assistance in helping me to comply with the high standards of the university during my research.

Very special thanks are due to Dr. K. P. V. Ramanakumar, Dean – Faculty of Management, Human Resources & Commerce of the university who has taken special interest in me and offered valuable advice and suggestions and steered me in the right direction during the course of my research. His soft approach with smiling face has on more than once occasion has inspired me to pursue my studies with a new vigor.
But for Dr. Jayaprakash, I would not have statistically analysed the data accurately and arrived at the findings as I have done now. His valuable suggestions in the choice of statistical tools and treatment of data have certainly helped me in completing my study with proper analysis.

Words fail me when I want express my feelings to my beloved late parents. First of all, it was the dream of my mother (whom I lost when I was just 10 years old) that her son should be well educated and erudite with a first Doctorate degree in the family that laid the foundation for my desire to take up research. The sacrifices of my father in making her dream come are beyond any thing words can describe. I sincerely hope that from their heavenly abode, they would be pleased to bless me for fulfilling their dream.

Behind every successful man there is a woman. It is true in my case also. Not one but two. I would like to acknowledge the contribution of my wife Smt. Nalini and my daughter Smt. Radhika in constantly encouraging me and providing me with an atmosphere at home which helped me to continue my efforts undisturbed. Indeed they were a source of strength for me during this stressful journey of research. More over they were there to listen when I needed an ear.

I need to mention Smt. Sabari Priya who took care of the chores of typing, tabulating, maintaining files and generally attending to all the attendant secretarial work involved in research. I thank her for good wished and tireless assistance.

A big “Thank you!” also goes out to all my banking friends and academic associates and others who participated, encouraged and helped me in various ways by responding questionnaire, providing the information etc and also offering useful suggestions.