ACKNOWLEDGEMENT

It gives me immense pleasure to thank all those who have helped me during the course of my research study.

I am thankful to the University of Mysore and Department of Studies in Commerce, Post Graduate Centre, Hemagangothri, Hassan for having granted me the permission to work for this doctoral thesis.

I would like to take this opportunity to express my deep sense of gratitude to Dr. M Kumaraswamy, Faculty, Department of Studies in Commerce, Post Graduate Centre, Hemagangothri, University of Mysore Hassan-573220, for his enduring inspiration, guidance, thought provoking suggestions, whole hearted support and all his monumental patience, nobility and kindness which enabled me to pass through successfully a good number of necessary ordeals.

I remember with the sense of great fullness Prof. G. Kotreshwar, Senior Professor: Prof. B.H Suresh, Professor, Dr. K. NagendraBabu Professor and Chairman, Prof. H. Rajashekar, Prof. B. Nagaraju, Prof. N. Nagaraja and Dr. M.L. Ashoka Department of Studies in Commerce, for their valuable encouragement and cooperation.

I remember with the sense of great fullness Prof. T. S Devaraja, Director Post Graduate Centre, Hemagangothri, Hassan, Prof. Yashvantha Dongre and Prof. B Mahadevappa, Department of Commerce Post Graduate Centre Hemagangothri, University of Mysore, Hassan for their valuable encouragement and co-operation. I also extend to my grateful thanks to Prof. Anitha Vimala Braggs, Department of English, Maharaja’s College, University of Mysore and Prof. Lancy D Souza, Department of Psychology, Maharaja’s College, University of Mysore.

During course of my study Mr. SomaShekar Shastry, Chairman of the Kaveri Grameena Bank, Mr. Janardiniya, Bhargav, Manager, Ramachandra, Assistant Manager, General Manager, Nagarju, Planing Manager, SriRamShankar, Loans and advance Manager, All Regional Managers of Kaveri Grameena Bank, M.N. Vijayaraj, Chief Manager Planning and Secretariat, P.N Swamy, Regional Manager, ShamaRao,
Manager, S.M. Kanawalli, Senior Manager. D. Ramachnadra, Chief Manager, Ganapathy Hegde, Chief Secretary of Karnataka Rural Banks Employee Association, Ravi Sugur, Assistant Manager, in Karnataka Vikas Grameena Bank, and finally all Regional Rural Banks employees like Karnataka Vikas Grameena Bank, Kaveri Grameena Bank and Pragathi Krishna Grameena Bank. For all employees and customers of all Regional Rural Banks in Karnataka for they have rendered special moral support to me. I also thanks to Mr. Subbanna Librarian, IIM, Bangalore.

I take this opportunity to express my sincere thanks to ministerial staff of DoS in Commerce: Madam, Anupama, and Abiba, Mr. Deepak, Mr. Mahesh, Mr. Santhosh, Mr. Puneeth, for their handful support and co-operation during my research work.

I sincere thanks to my beloved friends, Srikanth H.S, Deepak K, Nayan J, Sunil D Souza, Papaiah.

I sincere thanks to Vasudeva. N, Second Division Assistant, University of Mysore, and Rajiva Research Scholar in University of Mysore.

I sincere thanks to my teachers are Mis. Suprabha, Savitha, Parinitha, Dayananda, Sridhar, V. Jayaprakash, Prof. B. Mahananda, Prof. G. Ganesh, Prof. Subramanyam.

I Sincere thanks to Rangaswamy. N Research Scholar Gandhian Studies is helping to constructing my thesis with the DTP work.

Finally, I also owe a great deal to my Mother Smt. Mahadevamma, My Sisters, Shobha D, and Anuradha. D for bearing with my preoccupation with this thesis and solid support and encouragement.

Once again, I thank who directly and indirectly helped me in completing this work.

Jayaprasad D