ACKNOWLEDGEMENT
ACKNOWLEDGEMENT

I am conscious of my indebtedness to each and every individual, who helped me in many ways in the preparation of this thesis entitled HOUSING FINANCE SCENARIO - A CURRENT ASSESSMENT.

I owe my debt of gratitude to Revered Sri. AYYA, the Secretary and Correspondent, whose munificence and benevolent gesture of providing me the permission to undergo Ph.D. has enabled me to complete the course successfully. His words of encouragement and unfailing assistance have made me what I am today.

I am grateful to the authorities of Bharathidasan University for having given me an opportunity to undergo Ph.D. programme. My sincere thanks are due to the Management and Principal of National College, Tiruchirapalli and The Principal of Sri A.V.V.M. Pushpam College, Poondi, for permitting me to undergo Ph.D. programme under the guidance of Dr. S. HARIHARAN, M.Com., M.Phil., AMSPI, MRDA, MIAA, MISSA, Ph.D.

My sincere thanks go to Prof. (Dr.) S. HARIHARAN, M.Com., M.Phil., AMSPI, MRDA, MIAA, MISSA, Ph.D., Professor, Pondicherry University, Pondicherry, under whose guidance I did this thesis. He has enriched me, at every stage of my research work, with his academic and humanitarian approach.
But for his able guidance this study would not have been completed. I express my deep sense of gratitude to Prof.(Dr.)S.HARIHARAN, for his valuable guidance and supervision all throughout.

I am thankful to Librarian of National College, Bharathidasan University and Pondicherry University. The Assistant Director of Statistical Department, Thanjavur and other officials who helped me by furnishing the necessary data and records.

I am extremely thankful to the officials of IOBHFIL, LICHFL, HDFC and TCHBS for their help. My thanks are due to all the sample respondents who were kind enough to answer the questionnaire used for conducting the survey for the purpose of this thesis.

I express my sincere thanks to Mr.K.SRINIVASAN, M.A SAI JOB TYPING CENTRE, TRICHY-2, for neatly executing the typing work of this thesis.

My thanks are due to my teachers, friends and well wishers. It remains for me to express my thanks to my wife Mrs.RADHIKA, for the assistance and encouragement all throughout.

R. PRAKASHBABU