ACKNOWLEDGEMENT

I wish to place on record my heartfelt gratitude and deep indebtedness to my distinguished supervisor Dr. (Tmt.) V. RADHA, M.com., M.Phil., Ph.D., Principal, Arignar Anna Govt. Arts College, Namakkal – 637 002, who had rendered constant help, ample guidance and valuable suggestions, which contributed immensely to the successful completion of this thesis.

I express my gratitude to the Manonmaniam Sundaranar University, for having given me an opportunity to undertake this research in the University. My profound sense of gratitude to the mentors of the Manonmaniam Sundaranar University viz., Dr. M. Ramakrishnan, Dean of Arts, Professor, Dept. of Sociology, Dr. C. Thilakam, Professor and Head, Dept., of Commerce, for their valuable suggestion for my research work.

I extend my heartfelt and sincere gratitude to Dr. K.G. Jayaprakash, Professor and Data Scientist, Center for SOS Analytics, Chennai for his timely help in processing and analyzing the statistical data and assisting me to complete this thesis in a successful manner.

I am deeply grateful to the Librarians of Institute of Financial Management Research, Chennai, University of Madras and British Council Library for having provided me with the necessary materials for my research work.
I am greatly obligated to the Management and the Principal of Valliammal College for Women, E-9, Anna Nagar East, Chennai – 600 102, for their support and encouragement for the successful completion of my research work.

Above all, I take this opportunity with pride and pleasure to extend my heartiest gratitude and profound thanks to my Parents and my Friends for their constant support, good wishes and help in all possible ways, without which this thesis would have remained as my dream.