ACKNOWLEDGEMENTS

It is my pleasant task to place on record my deep sense of gratitude and thanks to all those who contributed to this research work.

I owe a debt of gratitude to my Guru, the most revered research Supervisor Dr. B. Murugesan, Reader in Commerce, Department of Commerce who is presently Director-in-charge of Directorate of Distance Education, Pondicherry University. I sincerely thank Dr. D. Rajagopalan, Professor & Head Department of Commerce, Pondicherry University for his interest in my work and encouragement.

I have to profusely thank the Chairman and Managing Director of Indian Overseas Bank, for his kind permission to undertake this assignment as a part-time External Research candidate without hindrance to the discharge of my duties as a member of the Top Management team. I am also thankful to Indian Bank, the Convenor of State Level Bankers Committee, Pondicherry for allowing free access to the Banking Statistics in the Union Territory. It is my pleasant duty to acknowledge the contribution by way of valuable comments and suggestions offered by my good friend and collegemate Dr. V. Namasivayam, Reader in Commerce Department, Annamalai University.
I also have to place on record my thanks to Prof. B.N. Viswanathan for his timely advices and useful tips. I am thankful to the Directors of National Institute of Bank Management, Pune and Surdar Patel Institute of Economic and Social Research, Ahmedabad for extending the library facilities to me. I acknowledge with gratitude the help rendered by good colleagues Sarvashri V. Narayanan Faculty Member, Indian Overseas Bank, Staff Training Centre, Thanjavur, Shri. K. Pandurangan, Officer, IOB, Madurai and Shri. V.V. Gangadharan, Stenographer, Indian Overseas Bank, Regional Office, Ahmedabad.

Finally I am deeply indebted to all my family members - particularly to my revered parents for their blessings and to my loving wife Jaya, for her constant reminders to complete the work and to my sons for their forbearance.

There are innumerable others, who have helped directly or indirectly in some way or the other. But for their help, this assignment would not have seen the light of the day.

I thank them all for their goodwishes and co-operation and help.