ACKNOWLEDGEMENT

“A sense of triumph is very much justified at this stage of completion of my thesis, even more so is a sense of gratitude to all my peers, mentors and well wishers”

First and foremost I take this opportunity to thank Poojya Dr. Sharnbaswappa Appaji, 8th Mahadasohi Peethadipati, Sharnbasveshwvar Samsthan & President, Sharnbasveshwvar Vidya Vardhak Sangha, Kalaburagi. Next I acknowledge Department of Post-Graduate Studies & Research in Management, Gulbarga University, Kalaburagi and my profound thanks to Doddappa Appa Institute of MBA, Kalaburagi for giving me an opportunity to pursue research in Doctoral programme and having provided me with all the facilities which were necessary for the completion of the research.

With a deep sense of gratitude and a feeling of everlasting indebtedness, I acknowledge the keen interest shown in my research work and constant encouragement and support given to me by my beloved guide Dr. Basavaraj C. S., Professor, Department of Post–Graduate Studies and Research in Commerce, Gulbarga University, Kalaburagi. His guidance and informal dealings have greatly influenced my research work. I am ever grateful to him for providing me with a rare opportunity to work under his inspiration and expert guidance. It was a rewarding and enriching experience which I would cherish althrough.

I am indeed overwhelmed to express my sincere gratitude to Dr. Ramesh B. Agadi, Professor and Chairman, Department of Post–Graduate Studies and Research in Management, Gulbarga University, Kalaburagi for giving me an opportunity to pursue research and for his valuable suggestions and support, without which the research would not have been completed and for being a great source of inspiration.

I also thank Dr. S. H. Honnalli, Director, Doddappa Appa Institute of MBA, Kalaburagi for giving me an opportunity to carry on my Ph. D simultaneously while working in the Institute.

I gratefully acknowledge the unstinted encouragement and unreserved support from Dr. A. P. Hosmani, Chairman, Department of Commerce & Dean Faculty of Commerce & Management, Dr. Rajnalkar Laxman, Dr. B. M. Kanahalli, Dr. Boothpur Vijaya, Dr. Waghmare Shivaji, Dr. M. Suratkumari (Retd.) Professors, Department of Commerce, Gulbarga University, Kalaburagi.

The successful culmination of this research work has been also due to the co-operation and contribution received from various prime sources. In this regard I place on record with pleasure my deep sense of gratitude towards Bankers of this region extending their whole hearted co-operation and valuable inputs for this research work and help during my fieldwork.
I am grateful to Dr. M. T. Kattimani, Librarian, Dr. Suresh Jange Deputy Librarian, also the former librarian Dr. R. B. Gaddagimath, and all the library staff of Gulbarga University, Kalaburagi for facilitating the access to reference materials in library for my research study.

I express my special thanks to Dr. Shrikant M. Patil, Lecturer of Doddappa Appa Institute of MCA, Kalaburagi who has been helpful in providing advice many a times during the course of research.

I am grateful to my colleagues & non-teaching staff of Doddappa Appa Institute of MBA, Kalaburagi and teaching & non-teaching staff of Department of Post-Graduate Studies and Research in Commerce and Management for their invaluable help during the course of my research work.

I am indeed ever grateful to my wife Smt. Kalpana Hugar, my son Naitik Hugar for the invaluable help and support they extended to me in completing my research work successfully.

It is with great pleasure and a sense of gratitude I remember the encouragement I received from my father Sri. Sharanappa Hugar and my mother Smt. Sulochana Hugar. More than anything else, their love and affection is so gratifying that it always motivates me to do the things to be worthy of their love and affection. But for the blessing, incessant help at all level and the constant insistence of my parents, this study could not have been completed. I am ever grateful to them for the sincerity and warmth in their blessings.

Lastly, I thank all my research colleagues and co-researchers in the Department of Commerce and Management, Gulbarga University, Kalaburagi and other friends for their unreserved support and unconditional co-operation during my tenure of research work.

BASAVARAJ S. HUGAR