ACKNOWLEDGEMENT

I owe a deep sense of gratitude to my guide Dr. M.PONNIAH., M.Com., M.Phil., PGDCA., Ph.D., G.T.N Arts Dindigul for having given me the opportunity to do my research under his supervision. In fact, I honestly admit that words are inadequate to express my gratitude for the inveterated interest shown by him in reading many drafts and in the timely completion of this piece of research. I owe my deep sense of gratitude to him for ever.

I express my sincere thanks to Dr. K.V. Kuppusamy, Chairman, Shri. K.Senthil Ganesh, Managing Trustee and Mrs. H.Newman, Secretary, RVS Educational Trust, Coimbatore, for their constant encouragement and in the provision of necessary infrastructure for the smooth completion of this research work.

I wish to place on record my deep sense of gratitude to Prof. E.Gordan, Prof.& Head (Retd.), Department of Commerce, ANJA College, Sivakasi for being a beacon of light and directing me to the path of another academic achievement.

My thanks are also due to Prof. M. Saravanakumar, Director, RVS Institute of Management Studies and Research, Coimbatore, for his help and moral support.
I am thankful to my professional well-wishers Prof. S. Mariappan, Prof. of Commerce, ANJA College, Sivakasi and Dr. M. Ponniah, Reader in Commerce, GTN College, Dindugal for their constant encouragement in the timely completion of this research work.

I am thankful to Dr. V. Radja Ramane, Professor, RVS Institute of Management Studies and Research, Coimbatore for providing me his valuable time in the statistical analysis and in offering useful suggestions for the completion of my research work.

This work is dedicated to my most affectionate and respectable father Mr. M. Natarajan, V.A.O. (Retd.) and my mothers Mrs. N. Meenambal (late) and Mrs. N. Kamala without whose blessings this work would not have been completed successfully.

I shall express my heartiest thanks to my wife Mrs. S. Devi and my daughters S. Divya Meena and S. Vidhya Meena for extending me their whole hearted support, cooperation and help to complete this research work successfully.

I am thankful to my father in law Mr. M. S. Ramachandra Boopathy, Asst. Registrar (Retd.), The Tamilnadu Dr. M.G.R. Medical University, Chennai for his moral support in the completion of this research work.
I thank the librarians and officials of Indian Institute of Management, Bangalore, Canara Bank, Coimbatore, Institute for Financial Management and Research (IFMR), University of Madras, Connemara Library, Madras Institute of Development Studies (MIDS), Chennai and Pondicherry University, Pondicherry for providing me the necessary materials and books.

I am also thankful to Ms. Mandeep Kaur, Professor, Department of English, RVS College of Arts and Science, (Autonomous), Coimbatore for having helped me in the proof reading process.

I am also thankful to all the anonymous respondents and the officials of the sample banks who were kind enough in providing the necessary data and information.

I wish to thank my colleagues, friends and well-wishers for their support and encouragement throughout my study.

I record my thanks to M/s. Kovai Data, and M/s. Virtual Systems, Coimbatore, for the neat printing.

Last, but not the least, I thank the Almighty for having given me the physical and mental strength to successfully complete my research.

N.SUNDARAM