ACKNOWLEDGEMENT

At the outset I beg to submit my gratitude to Gandhigram Rural institute for having admitted me as a research scholar (Part Time External) at this age and encouraged in all aspects to complete this task successfully.

I thank State Bank of India for having permitted me to persecute doctoral studies and sanctioned eligible leave for conducting the field studies and related research work.

I am greatly indebted to Dr. S.Gurusamy, M.A.(Soc), M.A. (R.S), M.Phil, PGDHE, Ph.D., Reader in Sociology, Department of Sociology, Gandhigram Rural Institute, Gandhigram for his sincere and valuable guidance besides providing necessary moral support to me as a part time external candidate. But for him, I would not have completed the research on time.

I am very much thankful to Dr. S.R.Subramanian, M.Sc.(Ag), Ph.D., Director (Monitoring), Tamil Nadu Agricultural University, Coimbatore for his sincere guidance as the external expert for my research.

My sincere thanks to Dr. S.Janakiraman, Professor er Head, Department of Sociology, Gandhigram Rural Institute for his support.

My thanks are due to many banking, training institutes spread over the country and I place on record of my thanks to the officials for their sincere personal help in collection of data, conducting field visits and processing of my research data.

I thank all the borrower and banker respondents of my research for their active participation in furnishing the data and others who have extended their co-operation in finalising the newly constructed attitude scale towards repayment.

Finally, my sincere thanks to my wife and sons for their encouragement and support.

Place: Gandhigram

B.K.Gopalakrishnan