ACKNOWLEDGEMENT

Interdependence is more beneficial than independence, particularly in research. I take this opportunity to express my gratitude to all those people who have supported me in bringing out this dissertation in successful manner.

I wish to express my deep sense of gratitude and indebtedness to Dr.B.M.Kanahalli, Professor, Department of Post-Graduate Studies and Research in Commerce Gulbarga University, Gulbarga, for his creative guidance, expert advice and unfailing interest at different stages of my research work. I also express my sincere thanks to him for his motivation and encouragement throughout the period of my research.

My sincere gratitude goes to Dr.Waghmare Shivaji, Professor, Chairman and Dean, Department of Commerce, Gulbarga University, Gulbarga for his help and support.

During the course of research work, I received spontaneous help and encouragement from my beloved Professors and teachers, Dr.Rajanalkar Laxman, Dr.C.S.Basavaraj, Dr.Bhootpur Vijay, Dr.(Mrs.)M.Suratkumari, and Dr.A.P.Hosmani in various matters which are worth to remember and for which I am grateful to them.

I express my gratitude to Sri.Sidram Hodloor, FDA, Smt.Ashalata, Typist, Sri.Chand Pasha and Sri.Anil for their support and encouragement.
I am also thankful to my all research colleagues and friends Mr.Prashanth, Ravi.B.Kashinath, Nimbenna, Dr.Sheshrao and other research scholars for giving me inspiration to successfully completion of this research work.

I wish to express my gratitude to my father Sri.Hanamantaraya and mother Smt. Kasturi Bai, Sisters Sharada, Shital and Brothers Sanjeevkumar Pattankar & Raghavendra Pattankar for their invaluable and moral support and wishes.

I express my profound gratitude to my beloved wife Mrs.Pranita M. Pattankar and beloved my son Pranav.M.Pattankar, without their support this thesis would not have been taken shape at all.

I acknowledge my sincere and heartfelt thanks to the Dr. Praveenkumar and Dr. Suresh Jange Assistant Librarians Gulbarga University, Gulbarga, for their support and encouragement during the course of my study.

I am highly thankful to those who have directly or indirectly helped me to carry out this research work.

I also acknowledge the spirit with which Galaxy Computers, Gulbarga has typed the manuscript with great zeal and care at a short notice without any mistakes.

MAHENDRAKUMAR HANAMANTRAYA