I would like to convey my sincere thanks to one and all who helped me in completing my Dissertation work. I owe my deep sense of gratitude to Prof. K. Munidorsawamy Naidu, my Research Director, for his valuable suggestions, able supervision, constant encouragement, stimulating discussion and keen interest evinced throughout the course of the study.

I am grateful to my brother-in-law Dr. M. V. Rama Sharma, whose life desire has been that I should do PhD in Economics and his encouragement that led to my present work in Sri Venkateswara University. I am very grateful to Dr. Jayanti Lal Jain, General Manager, Indian Bank, who has inspired me to do research in economics and gave me valuable advice in selection of the research topic and preparation of the thesis at every stage.

I offer my sincere thanks to Dr. S. Lakshmanan, Assistant General Manager, and Dr. K. Balachandran, Senior Manager, Department of Planning and Economic Research, Indian Bank Head Office, who have helped me at various stages of research work. I record my deep sense of gratitude to Prof. B. S. R. Rao, former Director, Gokhale Institute of Politics and Economics, Pune, for his scholarly advice in the preparation of the thesis. I am thankful to Dr. Panner Selvam, Reader in English, Government Arts College, Chennai-35, for his help in better presentation of the thesis. It is my pleasant duty to thank my colleagues Sri N. C. Kannan, Sri C. S. Anantha Krishnan and Smt. G. I. Lakshmikantham, who have helped me in typing and formatting the thesis.

I also thank Sri Venkateswara University, Tirupathi and my employer Indian Bank, Department of Planning & Economic Research in particular for providing me necessary support for this study.

I owe my acknowledgements to my wife Smt. D. V. Satyavathi, without whose cooperation, I would not have taken up the research work at all and her help in preparation of the thesis indeed has been immense. My acknowledgements are due to my sons Chy. D. N. Aditya and D. S. Koundinya for their co-operation and help in presentation of Tables and Graphs.

My deep sense of gratitude is due to my mother Smt. D. Sarada Devi for her blessings and affection.

Chennai

D. V. Srinivasa Rao