ACKNOWLEDGEMENT

At the outset, let me acknowledge the boundless blessings of the Almighty for an academic achievement like the submission of this thesis. The completion of the thesis required a lot of labour both physical and intellectual of not only mine, but also that of a team, immensely involved.

I am very much thankful to my research guide Dr. V. Manickavasagam, Professor of Corporate Secretaryship, Alagappa University, Karaikudi, whose fertile ideas and able guidance have shaped my thinking on the subject and brought the thesis to the present form.

I gratefully acknowledge the help I have taken from Mr. V. Sundar Rajan, Board Secretary, Mrs. Deepa, all the Assistant General Managers of the Central Office and the Branch Manager and the staff of the Adambakkam Branch of Indian Overseas Bank, but for whose continued encouragement the thesis would not have seen the light of the day.

I wish to thank the Principal, Loyola College, Chennai, for the permission to use the college library. Prof. A.C. Fernando, Director, Loyola Institute of Business Administration (LIBA), Chennai, deserves a special word of thanks for his constant support and guidance.

I express my heart-felt thanks to Dr. Swami Doss and Mr. Anantha Swamy, Directorate of Economic Analysis and Publications, Reserve Bank of India, Chennai, for the generous supply of study materials. I thank the Cameo Corporate Services Limited, Chennai, for the timely help. My special thanks go the Institute of Financial and Management Research (IFMR), Chennai and the British Council Library for their kind permission to use their library.

I will be failing in my duty if I don’t thank Dr. Sumayaa, the Principal of our college and Dr. Nadira Banu Kamal, Director, Department of Master of Computer Applications for their unfailing encouragement for the completion of my thesis.

It is my pleasant duty to place on records my feelings of profound gratitude to my dear parents and beloved son for their sustained support.