ACKNOWLEDGEMENT

At the outset, I extend my sincere and deepest gratitude and thanks to my supervisor Professor Dr. M. Upalthus Selvaraj, Professor, Department of Corporate Secretaryship, Alagappa University, Karaikudi, for his inspiration and valuable continuous and remarkable guidance for the success of this noble work. This work would have been in competed one, had he not shown interest and effort in every stage.

I also wish to thank Professor Dr. Sudalaimuthu, Head of the Department of Corporate Secretaryship, Alagappa University, Karaikudi, for his valuable and constructive support and guidance throughout the period of this research work.

I am indebted to express my sincere thanks to Hon’ble Vice Chancellor and Registrar of Alagappa University, Karaikudi for having given me an opportunity to be one of its academic members and to carry out the research work by providing adequate and necessary academic facilities.

I should not forget to thank at this juncture, the Royal Civil Services Commission and The Royal Government of Bhutan for having given me an opportunity to work as a civil servant in Royal Government of Bhutan.

It is very pertinent and I owe to acknowledge all the officers of Bhutan Development Finance Corporation Limited for granting permission to carry out the study about the BDFCL. Also I wish to thank the Directors of Sherubtse
College of Bhutan, for their unfailing support and guidance in enhancing my academic enrichment.

I record my sincere thanks to **BBA final year students of finance group 2006 Batch, Sherubtse College**, for their support and involvement in collecting necessary data from different sources.

I also extend my sincere thanks to the **beneficiaries and employees** of various branches of BDFCL for their support and co-operation by providing necessary information and data to complete this work.

It is a golden opportunity to place a few lines and to express my sincere gratitude to my beloved **mother and father** for their selfless sacrifice, efforts and motivation which made me to become an academician and to reach this height.

I gratefully acknowledge and appreciate my beloved wife **Mrs. Leela**, and daughter **P. Harsha** who have been, as always, inspiring source of this research work greatly by their immeasurable and incomparable patience, sacrifice, and support through the years spent preparing this research work. This research work would have been impossible without their help and co-operation.

**My mother-in law** is to be highly acknowledged at this moment for her inspiration and motivation ever since began this research and for successful
completion. I felt her presence and concern at every stage of this research work at every movement.

I would like to offer special thanks to my brother and sisters for their continuous moral support and encouragement to this research in the midst of their busy schedule.

My friends as well as colleagues Mr. Balamurugan, Asst. Professor, Mr. Balasubramanian, Asst. Professor and Mr. Paulraj, Senior Lecturer, whose role to this work is remarkable and not only that I could share their knowledge and experience whenever needed and therefore it’s my duty to express my deepest gratitude and I keep them in good note always.

I would like to extend my deep appreciation to Mr. Jeyaraj, Lecturer, for his cooperation and help and also acknowledge Mr. Singarayar for his timely guidance and support.

Mr. N. Murugesan, Sri Balaji Computers deserves special thanks for his unspiring efforts in making this more elegant research work by his excellent work of typing and compilation of data.

I am indebted to thank all those who have extended their help either directly or indirectly for the success of this work.

A. PRAKASH.