ACKNOWLEDGEMENT

I, express my deep sense of gratitude to Dr. Ramesh Agadi, Chairman, Department of Studies and Research in Management, Kalaburagi University, Kalaburagi, for his invaluable guidance, co-operation and suggestions from the very early stage of this research.

I, express my deep sense of gratitude and indebtedness to Dr. S. H. Honnalli, Director, Doddappa Appa Institute of M.B.A., Kalaburagi, for his expertised guidance, expert advice and unfailing interest at different stages of my research work.

My sincere thanks to all the managers of select nationalized banks of Hyderabad Karnataka Region for providing me the information required for the study.

I am greatly thankful to the employees of all select nationalized banks of Hyderabad Karnataka Region for their co-operation and sparing their precious time in responding to the questions during the course of field survey.

I am thankful to Mr. Vinayak, Mr. Pandurang Patti, Mr. Srikanth, Mr. Basavaraj H, Mr. Anil K, Mr. Vijayaraj, Mr. Siddaling, Mrs. Suguna, for their timely advice and valuable suggestions. I am grateful to Mr. Police Goudar, Librarian, who had extended needful assistance in processing the data in the conduct of research.

I express my deep sense of gratitude to my parents, sister, brothers who gave me moral support and encouragement.

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

SHOBHA B. HANGARKI