ACKNOWLEDGEMENTS

I feel it as great privilege to express heartfelt and sincere gratitude to my research supervisor, Prof. C.R. Reddy, Professor of Commerce for his able guidance and thought provoking ideas. He has been a perennial source of inspiration providing moral support and constant encouragement for successful completion of my research work. He has also taught me the time sense, discipline and punctuality, which, indeed, made me to accomplish this piece of work efficiently. For all these, I owe him profusely forever.

I express my thanks to the authorities of Sri Krishnadevaraya University, Anantapur and the Department of Commerce for giving an opportunity to complete this research work. I take it as a privilege to express my thanks to Prof. H. Lajapathi Rai, Dean of Commerce and Management, Prof. A. V. Ramana, Head of the Department and other staff members for their support and encouragement in completion of this piece of work.

I express my thanks to Dr. A. Lakshman Swamy, General Manager of Sapthagiri Grameena Bank, Head Office, Chittoor for providing me information and necessary data for my research work. I also express my sincere thanks to the authorities of Andhra Pragathi Grameena Bank, Kadapa, for providing the necessary information.
It is my duty to express my regards to my brother-in-law and Associate Professor K. Raghunatha Reddy, Department of Computer Science, S.K. University, Anantapur who motivated and supported me in continuing my research work.

I am grateful to Sri S. Hussain Peera, Lecturer in Commerce, A.A. Sc College, Adoni, for his ever blessings.

I express my thanks to the authorities of ICFAI NATIONAL COLLEGE (INC) HQ, Hyderabad for their constant encouragement and support in various forms. It is my duty to express regards to Prof. R. Prasad, Director, INC. (Hq), Hyderabad, K. Subramanyam, Campus Head, ICFAI National College, Kurnool who supported me in carrying out my research work.

I sincerely acknowledge the assistance rendered in various forms and at various stages of my research work by my friends K. V. N. Prasad, S. Fouzia Begum, M. Srinivasulu, P. Mohan Kumar in carrying out this research work. I am very much thankful to Dr. V. Kiranmai for her endeavour towards completion of my research work.

No words are enough to express my debt of gratitude to my beloved parents Sri D. Narayana Reddy and Smt. D. Ramulamma for generating in me a perennial interest in pursuing higher studies. I am also thankful to Sri K. Pedda Reddy, DCTO of Circle II of Kurnool, who has supported and encouraged my research work.
I am also thankful to my wife Smt. D. Sarada whose patience, support, understanding and love helped this effort fruition.

I always remember and admire my lovely kids Kum. Sai Haritha and Kum. Sai Rushitha for their cheerful happiness shared while I was in a mood of tense. Indeed, I owe them all always.

In writing this thesis, I have benefited immensely from the studies of a number of scholars, authors, researchers spread over various journals, books and reports. I express my sincere thanks to all of them.

I am very much thankful to my beloved sister Smt. D. Radhamma and her daughter D. Niharika who have assisted me in the completion of my research work.

Finally, I thank Mr. P. Lokanna for his timely help in processing the thesis and all those who directly and indirectly helped me in completion of this piece of work.

(D. MAHESWARA REDDY)