ACKNOWLEDGEMENTS

I record my deep sense of gratitude to my Research Supervisor, Dr. G. Sreedhar, Reader in the Department of Rural Development, Sri Krishnadevaraya University, Anantapur for his kind help and able guidance during the course of this study. He has been a great source of inspiration and encouragement to me throughout the course of this research work. I feel privileged to have him as my Research Supervisor.

I am thankful to Prof. V.T. Naidu, Chairman, Board of Studies in Rural Development and Rector, Sri Krishnadevaraya University for his help and encouragement. I am also thankful to Prof. P. Muralidharudu, Head, Department of Rural Development for his valuable suggestions and guidance. I am also thankful to Sri C. Sudhakar, Dr. Reddappa Reddy and other staff members in the Department of Rural Development for their encouragement throughout the course of this study. I also acknowledge with grateful thanks the help given by Dr. P. Md. Aktar, Lecturer in the Department of Statistics, S.K. University, Anantapur. My thanks are also due to Late Dr. B. Nagabhushanam and Prof. N.V. Narayana who guided me in the initial stages of this work.

I am thankful to Sri A. Seshagiri Rao, Chairman, Sree Anantha Grameena Bank and Sri C. Ram Mohan Rao, Chief Instructor, Rural Banking Training Centre, Syndicate Bank, Anantapur for their kind cooperation and valuable suggestions. I also thank Sri G. Mallikarjuna Rao, Instructor in Rural Banking Training Centre for his help. I am thankful to the Managers and the staff members of different branches of Sree Anantha Grameena Bank and staff at Head Office for their assistance in the matter of collection of relevant data. My special thanks are due to Sri G. Venkateswarlu, Sri K.V. Umakanth, Sri C. Bheema Raju, Sri R. Manohar and Sri V. Ajay Kumar of Sree Anantha Grameena Bank who showed keen interest and gave all the help I needed in my data collection work.
My special thanks are also due to Sri P. Rama Krishna Reddy, Principal, Government Junior College for Boys, Anantapur who gave me heartful encouragement in expeditiously carrying out the work during the last one year. I also thank my colleagues in the college for their valuable suggestions and encouragement.

I have to place on record my sincere thanks to Sri K. Guru Murthy, Retired Principal who has been the chief source of inspiration in all my academic pursuits from my college days. I thank Sri A. Sreeramulu and Smt. A. Vasantha Sreeramulu for their help in the work.

I intend to place on record my deep sense of gratitude to Sri C.G. Chowdeswara Varma and Messrs. C.G. Sudhakar Varma, S. Maqbool Hussain, T. Narasimhulu and Srinivasulu without whose help I could not have completed the field work so comfortably.

I will be failing in my duty, if I do not express my sense of gratitude to my wife and sons for their constant encouragement and help throughout the progress of the work.

I sincerely thank Sri N. Parameshwara Adiga for his help in typing the thesis and Sri K. Ranganayakulu, Rajesh Photostat, College Road, Anantapur for computerising the thesis and bringing out a beautiful Laser Printout of the thesis. Sri K. Ranganayakulu needs to be thanked twice for his sincerity, dedication, meticulous carefulness and never-say-die attitude in doing the work - all of which have helped me in completing the work in a short time.

I am also indebted to all my friends and well wishers for their help and encouragement. My special thanks are to Sri Raichooti Ramaiah and Sri M. Prem Nath Gupta without whose indirect but invaluable help this work would not have been accomplished.

Above all, I express my sincere thanks to Lord Sai Baba of Sri Shirdi without whose blessings and compassion this work would have been an impossibility.

B. SREEDHAR