ACKNOWLEDGEMENTS

I take this opportunity to express my heartfelt gratitude to my research supervisor Prof. C.R. Reddy, Department of Commerce, Sri Krishnadevaraya University, Anantapur for having been extremely kind in guiding me not only in my research work but also in my academic career. I am particularly indebted to him for the pains taken in going through the matter and also for his valuable suggestions for improvement of the quality of this endeavor.

I express my thanks to the authorities of Sri Krishnadevaraya University, Anantapur and the Department of Commerce for giving an opportunity to do this research work. I take it as a privilege to express my thanks to Librarian and other staff members for their support.

I would like to express my sincere thanks to the authorities of Sree Anantha Grameena Bank, Anantapur in general and Sri. K. Satyanarayana, Chairman, B. Hemalatha, Officer, K. Sankaranarayana, Accounts Officer and other staff in particular who have provided the necessary information within a short notice of my request.

I am thankful to all the faculty members and non-teaching staff of the department of Commerce for their readily help and constant encouragement throughout the period of my study.

I feel that it is my sacred opportunity to express my humble gratitude to my beloved mother Smt. Chowdamma, father Sri. Balavenkata Reddy, brother Sri. Venkatarami Reddy, Sister-in-law Smt. Swarnalatha for their moral support, constant encouragement. I am also thankful to our kids Sandeepkumar Reddy and Lakshmi Prasanna for their love and affection towards me. Really, I indebted to them.

I would like to express deep sense of gratitude to my room mates Dastagiri Reddy, Krishna Rao, Subba Narayana, Mallikarjuna Reddy who have provided me a good academic environment during my stay in the hostel.

My thanks are also due to Sri. S. Narayana Reddy, Mrs Pramila Narayana Reddy and Y. Somasekar Reddy who have provided computers for this research work.

(U. PRABHAKAR REDDY)