ACKNOWLEDGMENT

When I am standing at the verge of completing my work and look back at the long travelled road, I see many great souls who have directly or indirectly contributed a lot, supported, guided and encouraged me in every point of my journey. I would like to place on record my heartfelt gratitude to all of them.

First and for most I am too grateful and indebted to the ALMIGHTY who is always with me as my shadow and lifted me in every step. I would like to dedicate my work to Him wholeheartedly.

I would like to give a place next to God to my guide who was not only my guide but also my teacher, friend, well-wisher and speedometer, Prof H Nanje Gowda, Principal, Yuvaraja’s College, Mysore, who always took me along instead of making me follow him, towards my goal. I take this opportunity to thank him and his family from the bottom of my heart.

My moral guru and morale booster, who used telepathy to keep me always at a high spirit, is none other than Col Sunil Kumar Joshi, commands a great amount of adoration. My sincere thanks are also due to Col (Rtd) Harish Chandra Singh who showed me a ray of hope to live and built courage in me.

I am thankful to my putta, miss Ksheera who has sacrificed mother’s touch for the sake of my work. I really do not know when and how to bridge the gap.

I am thankful to all my grower respondents, specially G K Niuvegowda of Gendehally, B K Jagadish and H G Dinkar of Mudigere, all the respondent banks specially the manager, lead bank Chickmagalore and the staff of Coffee Board, head office Bangalore and regional office chickmagalore.

I am thankful to my parents, my dearest brother, uncle, aunt and my cousin for their all kinds of support.

I am thankful to Mysore University, Department of Master of Commerce, chairman and all the learned professors of DOS, and the staff.

I am grateful to all my colleagues, friends and all my well wishers.

I am also thankful to Dr Lancy D’souza for his suggestions and guidelines in applying the statistical tools, and Akshaya browsing center for the beautiful binding work.

Place: Beena S.N.

Date: 