ACKNOWLEDGEMENTS

I place on record my deep sense of gratitude to my research supervisor Dr.P.V.Narasaiah, Associate Professor, Department of Commerce, S.V. University (Yogi Vemana University), Cuddapah for his scholarly guidance and useful insights. But for his pains-taking efforts and whole-hearted co-operation, I could not complete my research work.

I deem it a great privilege to express my profound respect, deep gratitude and sincere thanks to Prof.B.Mohan Principal, S.V.U College of Commerce, Management and Information Sciences, Tirupati for his inspiring attitude, generosity and fruitful suggestion throughout the period of study.

I express my heart-felt thanks to Prof.L.Krishna Reddy, Principal, Yogi Vemana University College, Cuddapah for his sound words of wisdom and valuable suggestions.

I profusely thank Dr.P.Mohan Reddy, Associate Professor and Head, Department of Commerce, S.V.U. PG Centre, (Yogi Vemana University) Cuddapah for his encouragement and suggestions in this valuable endeavour.

I express my sincere thanks to Prof.K.Ramakrishnaiah, Chairman, Board of Studies in Commerce, S.V. University, Tirupati, for his constant encouragement and suggestions.

It is my duty to express my gratitude to Sri Mohammad Khan, Senior Manager and Staff members of Rayalaseema Grameena Bank, Cuddapah who have generously provided me required data/information for my research work.
I particularly recall with deep sense of gratitude the generous help and encouragement extended by Sri Y. Gopal Reddy, Correspondent, Sri YSRM Degree College, Cuddapah in completion of my research work. I am also thankful to Sri C. Samba Siva Reddy, Principal and Staff for their constant co-operation and encouragement.

I express my sincere thanks to Dr. C.V. Subba Reddy, Reader in Statistics for his help in statistical analysis. My thanks are also due to my friends Sri C. Subbarayudu, Accounts Officer, Bajaj Allianz, Sri N. Naga Suresh, Lecturer in Sanskrit for their valuable suggestions and encouragement.

I am also indebted to my mother D. Rama Lakshumma, brothers D. Siva Kumar and D. Hari Prasad for their help and continuous encouragement to complete my research successfully.

My wife Smt. D. Asha Jyothi and my son Master D. Srinivas Charan provided me the encouragement needed to withstand the strain and stress to complete this work.

My special thanks are due to Sri V. Ramprasad and Sri P. Venkateswarlu for their untiring efforts in bringing the manuscript neatly computerised.

At the end I accept the sole responsibility of errors and omissions that might have crept in completion of the thesis.

Above, all I express my sincere thanks to Lord Venkateswara of Tirumala without whose blessings and compassion this work would have been impossibility.

(D. SUDARSANA MURTHY)