ACKNOWLEDGEMENTS

I wish to place on record, my heart felt gratitude to Dr. A. GUNASEKARAN, Reader, Department of Economics, Sir Theagaraya College for his able guidance, constant encouragement and unstinted cooperation in the preparation of this thesis. His friendly disposition and whole hearted support and suggestions have helped me to prepare this thesis.

I am grateful to Dr. T.M. KUMARESAN, Principal (Retired) and Professor, T. KANDASWAMY, Principal In-charge, Sir Theagaraya College, Chennai - 600 021 for permitting me to pursue my research work in the college. My special thanks to the Head of the Department and Staff Members of the Department of Economics, Sir Theagaraya College, Chennai - 600 021 for their help and encouragement.

I express my gratitude to the Management, Anna Adarsh College for Women, Chennai - 40 for permitting me to carry out the research study on a part-time basis. My special thanks to the Principal Dr. UMAKUMARI M.A., M.A., B.Ed., M.Phil., Ph.D., Anna Adarsh College for Women, Chennai - 40 for the useful suggestions and encouragement throughout my research work.

I am indebted to Dr. R. THANDAVAN, Professor and Head, Anna Centre for Public Affairs, University of Madras, Chennai - 5 and my Aunt Mrs. RADHA MUDALIAR, who have been instrumental in the pursuance of my research study, to realise the cherished dream of my beloved parents.

I would fail in my duty, if I do not acknowledge the valuable support and encouragement given to me during the course of the study by Dr. A.R. VEERAMANI, Professor of Economics and Dr. R. ANBALAGAN, Professor of Commerce, Institute of Correspondence Education, University of Madras, Chennai - 600 005. Dr. S. THIRUNAVUKKARASU, Reader in Economics, RKM Vivekananda College, Chennai - 600 004 and Dr. S. N. NAGESWARA RAO, Reader in History, Sir Theagaraya College, Chennai - 600 021 for his encouragement and support in completing this study.
My dear friend Mrs. D. VIMALA, Head of the Department of Bank Management, Anna Adarsh College for Women, Chennai - 600 040 requires a special mention for her concern and understanding in bolstering my morale, during the entire period of my research work.

Words fail to express my heartfelt gratitude to Mr. MOHANACHANDRAN, Chief Manager, Federal Bank, Anna Nagar Branch; Mr. RAMAKRISHNAN, Systems Analyst, Vijaya Bank, Anna Nagar Branch who have spent their precious time in enabling me to collect valuable information related to computerisation. I also thank Mr. MURUGADAS, Assistant Manager, State Bank of Mysore, Anna Nagar Branch, for his help and encouragement. I thank Mr. R. NAGARAJAN, Registrar, Institute of Financial Management and Research, Nungambakkam, Chennai - 600 034, and the Librarians of the same institute for their timely help and support.

I am also indebted to Mr. V. PARANJOTHI, Deputy Director (Information) (Retd) and Mrs. B. CHITHRA, Indian Oil Corporation for the efforts taken by them in doing the proof reading of the entire thesis. I also thank the Head of the Department and Staff members of the Department of Commerce, Anna Adarsh College for Women, for their support in general and my friend Mrs. B. SUDHA, in particular for the academic assistance which enabled me to keep my spirit alive in my career.

I do injustice if I do not mention the domestic, personal, emotional and moral support extended by my accommodative husband Mr. V. VETRISELVAVKUMAR, my loving children V. VIGNESH KUMAR and V. ANUSHYA SELVAKUMARI and my understanding parents-in-law. But for their assistance, I would not have accomplished this venture.

Last, but not the least, I thank Mrs. S. SRI DEVI for typing the entire document and incorporating corrections and improvements several times cheerfully.

(K.P. MALATHI SHIRI)