ACKNOWLEDGEMENTS

My sincere thanks are due to Dr. M. Madaiah, Professor of Economics and former Chairman, Department of Studies in Economics and Co-operation, University of Mysore, Mysore, for initiating me into this research work and unstintingly encouraging throughout. I remain deeply indebted to him.

It is with great pleasure I wish to express my deep sense of gratitude and heartfelt thanks to my beloved guide Dr. S. Nagaraju, Professor of Economics, Department of Studies in Economics and Co-operation, University of Mysore, Mysore, for his invaluable guidance and constant encouragement throughout the course of this study. I remain ever grateful to him.

My sincere thanks are due to Dr. G.T. Marulasiddappa, Reader and Chairman, Department of Studies in Economics and Co-operation, University of Mysore, Mysore, for his help in giving valuable suggestions and encouragement to complete the work.

I am highly indebted to Dr. R. Keshav, Professor and Head of the Department of Economics, Maharaja College, Mysore, and Dr. N.K. Thingalaya, Executive Director, Sydicate Bank, Head Office, Manipal, who have taken pains to go through the earlier draft of my thesis and offering valuable suggestions for improving the quality of the thesis.

I had the benefit of having discussion with Professor A.P. Shrinivasmoorthy in connection with my work. I am very much indebted to him.
I am extremely thankful to Professor K.B. Prabhuprasad, Late Sri Shrikant G. Revanakar, Late Sri Prakash N. Kurdekar, Mrs. Srimanthi S. Kurdekar, Sri D.R. Raikar, Sri Raghunatha Rao, Sri B.S. Subbannavar, Sri D.L. Nagaraj, Dr. K.G. Vasantha Madhava, Sri N.S. Raghavan and Dr. U.N. Maiya, for their encouragement.

My sincere thanks are due to my sons Abhijith, Poornachandratejaswi and Ashwin for their help in the statistical work of the thesis.

I wish to record my thanks to the librarians of the University of Mysore, Mysore; Karnataka University, Dharwad; ISEC, Bangalore; Sri Pajaram Acharya, Sri Ganapati Shetty and Sri M. Surendra Bhandary of Syndicate Bank, (HO), Manipal; Sri K. Ravidas Mallya of Corporation Bank, (HO), Mangalore and Sri S. Mohan Rao, Librarian, Vijaya College, Mulki, for providing me the library facilities in the course of this study.

A special word of thanks to my wife Smt. Ranjana for support, cooperation and encouragement extended to me throughout the course of this study.

Finally, I must thank also Sri Ravish of PC Friends, Saraswathipuram, Mysore, for having done an excellent job in typing neatly the thesis in time.

DIAGAMBAR NAGAPPA RAIKAR