

ACKNOWLEDGEMENT

This academic pursuit draws inspiration from many sources. It is my pleasant privilege to place on record my sincere gratitude to one and all who inspired and helped me in this endeavour.

Words are not adequate to express my sincere thanks to my beloved and respected guru **Dr.M.ARUMUGHAM, M.Com., Ph.D., DIM.,** Reader, Department of Commerce, PSG College of Arts and Science, Coimbatore. He lent his valuable time in every phase of this research work. I am deeply indebted to him for his kind, constructive criticism and useful suggestions from which I have benefited a lot. But for his able guidance it would not have been possible for me to complete and bring out this thesis in this form. It is really my good fortune to do this research under his valuable guidance which has certainly improved my academic personality.

I am very much thankful to the management of PSG College of Arts and Science, for all the help rendered to me in carrying out this study. My special thanks are due to **Prof.D.K.P.VARADHARAJAN, M.A., DSS.,,** Secretary, PSG College of Arts and Science, Coimbatore, for providing all possible facilities in the college.

I am much beholden beyond words to **Dr.B.SAMPATHKUMAR, M.A., Ph.D.,** Principal, PSG College of Arts and Science, Coimbatore, for his help and constant encouragement throughout the period of research.

I owe my deep sense of gratitude to my esteemed **Prof.S.THANGAVELU, M.Com., Dip. in Law**, Head, Department of Commerce, PSG College of Arts and Science, Coimbatore for his constant encouragements, constructive criticism and useful suggestions throughout my career. I also sincerely thank all other members of the staff, Department of Commerce, PSG College of Arts and Science, Coimbatore, for their constant encouragements and help.

I am very much indebted to **Dr.M.MANICKAM**, Professor and Head, Department of Commerce, Bharathiar University, Coimbatore, for his constant encouragement throughout the period of my research.

I express my sincere thanks and gratitude to **Dr.K.PALANIYAPPAN**, Reader, Department of Statistics, **Dr.V.MOHANASUNDARAM**, Department of Economics, **Prof.M.VISWANATHAN**, Department of English, PSG College of Arts and Science, Coimbatore and **Prof.V.BALACHANDRAN** for their useful and thought provoking suggestions at various stages of this work.

I sincerely thank **Dr.R.SATHYAMOORTHY**, Professor of Statistics, Annamalai University, Annamalainagar, **Dr.R.RENGASAMY**, Department of Agricultural Statistics, Agricultural University, Coimbatore for their invaluable timely help in analysing the data using statistical tools.

My sincere thanks are due to **Prof.K.SUNDARARAMAN**, **Prof.R.RADHAKRISHNAN**, **Dr.V.R.NEDUNZHELIYAN**, **Mr.SEETHARAMAN**, **Mr.SURESH**, **Mr.R.RENGANATHAN** and all my friends in S.N.R. Sons College, Coimbatore and my fellow teachers of Alagappa Institute of Management, Alagappa University, Karaikudi for their encouragements, help and cooperation throughout this research.

I also owe my thanks to the Project Officer, DRDA, Tiruchirapalli, Lead Bank Officer, Regional Office, I.O.B., Tiruchirapalli, various Branch Managers and Staff of the Commercial Banks, Secretaries of Primary Co-operative Banks of Pullambadi Block, Block Development Officer, Pullambadi, Field Officers, Statistical Officers and Agricultural Officers of the Block and readily supplying all the necessary information and sharing their personal experience with me.

My sincere thanks are also due to the beneficiaries of the various banks who were kind enough to share their time and readily responded to my enquiries.

I also thank the Librarians of PSG College of Arts and Science, Tamil Nadu Agricultural University, Bharathiar University, S.N.R. Sons College, Coimbatore and Alagappa University, Karaikudi, who spared no pains in placing at my disposal all reference materials and books to enable me to proceed with my research work.

I wish to thank my family members for sharing this burden with me, ever since I took up this work.

I express my thanks to **Mr.S.RAJA**, Swathi Computer Center, Karaikudi who converted the manuscript of this report into computer printouts neatly.

I finally believe that it is only the benediction of **GODDESS SARASWATHY** that has helped me to fulfill this endeavour.

(G.JAYABAL)