ACKNOWLEDGEMENTS

I deem it a great privilege to express my profound respect, deep sense of gratitude and sincere thanks to my research supervisor Dr. P. Mohan Reddy, professor, Department of Commerce, S.V. University College of Commerce, Management and Computer Science, Tirupati who not only motivated me to undertake this assignment but also supervised it at all levels up to its completion. I am highly indebted to him for his constant encouragement and guidance and for the meticulous care with which he has scrutinized the manuscript, besides offering me useful and constructive suggestions during the course of the study.

I am also highly grateful to Prof. K. Ramakrishnaiah, Principal and Prof. B. Bhagavan Reddy, Vice – Principal, Sri Venkateswara University College of Commerce, Management and Computer science, Tirupati for their valuable encouragement.

I would like to express my gratitude to Prof. M. Rajasekhar, Head of the Department of Commerce and, Prof. K. Jaya Chandra, Chairman, BOS, Department of Commerce, Sri Venkateswara University, Tirupati for their support and help.

I am also very much indebted and grateful to Prof. C. Sivarami Reddy, Former Registrar, Yogi Vemana University, Kadapa, for boosting my morale by giving me support and valuable help during my research work.

I am also very much thankful to Prof. B. Ramachandra Reddy, Prof. P. V. Narasiah, Prof. M. Venkateswarlu and Prof. K. Jayachandra Reddy, Department of Commerce, Sri Venkateswara University, Tirupati for their encouragement and suggestions.

I wholeheartedly and benignly express my thanks to all select banks’ managements for their cooperation in collecting information required for my research.
I express my sincere thanks to the Non-Teaching staff and Library Staff for their understanding and cooperation in collecting information required for my research.

The research could not have been completed without the blessings of my parents, Smt. G.Manjula and Sri. G.Suryanarayana Reddy and my grandparents,