ACKNOWLEDGEMENTS

It is a great privilege and opportunity to express my profound respect and deep sense of gratitude to my research guide Prof. Aisha M. Sheriff, Professor and Dean, Faculty of Commerce, B .N. Bahadur Institute of Management Sciences, University of Mysore, Manasagangotri, Mysore, for her constant encouragement and able guidance throughout the period of research. Her timely and constructive suggestions helped me in preparing this thesis successfully.

Besides my guide, my heartfelt thanks to Prof. B Shivaraj, Prof. D. Anand and faculty members Dr. S.J. Manjunath, Dr. R. Mahesh and Dr. M. Amulya of B. N. Bahadur Institute of Management Sciences, University of Mysore, for their invaluable support and direction.

My sincere gratitude to all the bank executives and managers who have helped me in the data collection process. I thank the Statistical experts for their priceless inputs and insight. I earnestly acknowledge my truthful gratitude to all the authors and the researchers whose contribution are quoted in this study.

I thank the Almighty for infusing the essential potential and competence in me to take up and complete this inspiring academic experience. I express my heartfelt gratitude with profound respect to my beloved parents and in-laws for all the moral support. My exceptional and special word of thanks to my husband Dr. Chandra Kumar K and my dearest daughter for all the priceless support provided to me in this journey of research. My sincere gratitude to my brothers, sisters and sister in –laws for the incessant hold up provided while managing my different roles. My sincere thanks to all my friends, well-wishers, colleagues, students and non – teaching staff of B.N Bahadur Institute of Management Science, for all the help extended to me during my research. ANJANA DEVI S.C.