

ACKNOWLEDGEMENTS

My humble salute, respect and eternal gratitude to my research Guide, **Dr. Cynthia Menezes Prabhu**, whose whole hearted support and guidance has enabled me to complete this research work.

Her Inspiration has spurred on this work, her meticulousness has given it focus and her encouragement has helped me to conclude this work on a note of enthusiasm. This is an opportunity to place on record my profound thanks to my research guide and well wisher under whose supervision I had the opportunity to work.

I am greatly obliged and sincerely express my deep sense of gratitude to the Director of Canara Bank School of Management Studies, **Dr. K. Janardhanam**, for his extraordinary cooperation and support.

I am thankful to all the Faculty members of the Canara Bank School of Management Studies for their support and encouragement. I would also extend my special thanks to the staff members of CBSMS for their continuous support.

I am thankful to Dr. Sathya Priya, Ms. Ashwini, Mr. Rakesh, Mr. Harish Babu and my other colleagues at LORAA Business Academy for their support.

I also thank the **Librarians** of the Central College library, The CBSMS Library, the British Library and LBA library for supporting me with the required books.

I am also thankful to all the **respondents** at this research, who had the time and patience to understand the needs of the study and respond accordingly.

I owe and respectfully offer my thanks to my noble parents, **Sri. K P Sampangi and Smt. Shanthi** for their constant moral support and mellifluous affection which helped me to achieve success in every sphere of life and without their kind devotion this thesis would have been a sheer dream.

I am thankful to my wife, **Smt. Smita Srinivas** and my son, **Master Kavin Srinivas** who are with me in spirit all the time and who keeps encouraging me.

I thank all my friends and relatives, I sincerely acknowledge the efforts of all those who have directly or indirectly helped me in completing my thesis successfully.

It is the kindness of these acknowledged persons that this thesis sees the light of the day. I submit this thesis of mine with great humility and utmost regard. From the bottom of my heart, thank you, one and all.

(Srinivas P.S)