It is a great pleasure for me to acknowledge here the assistance extended by various persons in the completion of my study.

In the first place, I must express my sincere gratitude towards my Research Guide, Dr.C.S.Shreshthi, Chh.Shahu Central Institute of Business Education & Research, Kolhapur, for his valuable guidance and inspiration at all the stages of this Dissertation.

I am highly thankful to **Prof.Dr.A.D.Shinde**, Director, and **Dr.P.S.Rao**, Principal, Chh.Shahu Central Institute of Business Education & Research, Kolhapur, for giving me admission to M.Phil.Course and also for their continuous encouragement.

I would like to express my sincere gratitude towards Dr.T.A.Shiware, for his kind cooperation and encouragement.

I am thankful to the Branch Manager and the staff of the Karnataka State Financial Corporation, Shimoga Branch, Shimoga, for their kind cooperation during data collection.

Lastly, many many friends, well-wishers and associates have also contributed their mite to this Dissertation and I record my sense of thankfulness and appreciation for them all.

Kolhapur

Shashidhara. S.