ACKNOWLEDGEMENT

The author wishes to place on record his deep sense of gratitude and indebtedness to the research advisor Dr. D Sivasubramanian, Reader and Head, Research and Post Graduate Department of Commerce, National College, Tiruchirapalli for the guidance and encouragement given by him during the entire course of this work.

The author is grateful to Shri. K Raghunathan, Secretary and Correspondent, National College and to Dr. K Anbarasu, the Principal of the college for granting permission and providing facilities to carry out the research work in this institution.

The author wishes to thank the Doctoral Committee members Dr. N. Sheik Mohamed, Reader in Commerce, Jamal Mohamed College, Tiruchirapalli and Dr. R. Hariharan, Reader in Commerce, National College, Tiruchirapalli for their continued interactions, valuable ideas, suggestions and feedback.

His thanks are also due to Dr. R. Ravanai, Reader, Department of Statistics, Presidency College, Chennai for his invaluable assistance in the statistical processing and evaluation of the field data.
Dr. S. Sridharan, Head, National Institute for Micro, Small and Medium Enterprises, Hyderabad has provided the framework for formulating this research work and has also extended academic support in the completion of the thesis and it is gratefully acknowledged. His thanks are also due to Dr. S. Sathyamoorthy, Retired Reader and Head, Department of Geology, National College for the support and continued motivation throughout the project work.

The author wishes to place on record the institutional support given by HDFC Standard Life Insurance Company Limited and the seniors colleagues of the organization. In particular, the permission granted by the organization to undertake this research work is gratefully acknowledged.

Thanks are also due to the family members for their support, encouragement and good wishes.