ACKNOWLEDGEMENT

"Tamso ma Jyotir Gamyam"

In my journey from darkness to the light of knowledge, first and foremost, I thank Almighty - Lord Shiva, for blessing me with the courage and strength with which I could achieve my goal of completing this endeavor. I bow down to my Guru Shrimad Paramhansa Parivrajakacharya Shrimad Vasudevanand Saraswati Swami Maharaj for bestowing upon me inner strength.

I take an opportunity to assume polite obligation and express my sincere gratitude to my mentor and esteemed guide, **Prof.** (Dr.) Amita S. Kantawala, for her encouragement, valuable guidance and continuous support, not only for research but throughout my journey in academics. She is always there for me through thick and thin of my life. Her dedication, keen interest, involvement and above all her overwhelming attitude to help her students had been solely and mainly responsible for completion of my research work. I express my deep sense of gratitude to my guide who continues molding her students to go beyond their limits and dream for the best.

My heartfelt thanks to **Prof. S. N. Bansal**, Dean, Faculty of Commerce and **Prof. Pragnesh Shah**, Head, Department of Accounting and Financial Management for their constant cooperation in completing my research. I sincerely acknowledge efforts put by **Prof. R, G. Kothari** and **Dr. Dipti Oza** for managing the Ph.D. course work so nicely and enriching my knowledge on important aspects of research.

My journey of research started from the library, so I would like to thank all the staff members of Hansa Mehta Library, specially the members of Reference Section and e-Resource Centre. I also express my sincere thanks to Shri Milind dada, Shri Mayurbhai, Smt. Ilaben and all the administrative staff of Head Office for their prompt reply and speedy completion of paper work. I would like to thank Ms. Vaishali Mehta and Dr. Rina Shah for helping me in using various statistical tools. I would also like to thank Ms. Sapna Patel & Mr. Saurabh Patel for helping me in printing of Thesis. I am hugely indebted to my first gurus my mother Smt. Pratima Pandya and my father Shri Niranjan Pandya for providing strength and warmth in journey of my life. I bow down to my grandfather Dr. Amrutlal Pandya for putting the seed of doing doctorate in me. I am very thankful to my brother Mr. Bhardwaj Pandya, my sister in law Dr. Himani Pandya and my nephew Atharva for their continuous support and motivation.

My daughter, **Aarushi** has sacrificed a lot so that I could achieve my goal of Doctorate. She has been my inner strength in this journey of academic enhancement. My husband, **Mr**. **Upendra Argade** has been my best friend, critic and my strong support throughout. I love both of them a lot and promise to make up for the lost time with them. I am indeed lucky to have in laws like **Smt. Padmaja Argade** and **Shri Narhar Argade**, thank you so much for being there always.

I would like to thank my continuous source of inspiration Smt. Anjali Jambhekar and Mr. Ashish Joshi. Last, but not the least I would like to thank all my friends, family members and colleagues, who stood by me and encouraged me to complete my research with full confidence.

Nidhi Upendra Argade