



ACKNOWLEDGEMENTS

On the completion of this endeavor, I avail myself of the opportunity to place on record my deep indebtedness and profound gratitude to my esteemed guide Prof. Parimal Vyas, Head, Department of Commerce & Business Management, whose unfailing encouragement and opportune advice have been of immense help in the completion of this modest work. He has been an oasis of ideas; this thesis would not have been possible without his **conscientious** guidance from the initial to the final level of this project.

I express my sincere thanks to my colleague Dr. Madhusudan Pandya, for their constant **support** in resolving the intriguing points during data analysis.

I would like to express special thanks to my project fellow Ms Arkaja Gupta, who helped me in many ways, during the compilation of my theses.

Finally, words alone cannot express the thanks I owe to my husband, for his encouragement & assistance, and whose love and affection have made me capable of realising my dreams in to reality. I can never disregard the crucial contribution of my kids Shubhi & Subhash who stood painstakingly by me in this pursuit.

I extend my recognition to my parents, in-laws, friends and well wishers who were important in the successful realization of the thesis.