We all are creatures of ‘Almighty Father’ and nothing in this world happen ‘HIS’ consent. I pray to the Almighty father to grant me strength and courage in future too in order to perform my task as smoothly as has been my present work. It is due to ‘HIS GRACE AND BLESSING’ that I have ultimately been able to complete my research work successfully.

There is a famous proverb ‘Nothing but memories remain to the very last world’ I reality agree with it. My research too constitutes many memories of those who have helped me throughout my work.

Now, I would like to add a few heartfelt words for the people who were part of this research work in numerous ways. I really gratitude to all of them whose immense help is unforgettable. But it is not practically possible to mention every name. Hence what follows is an attempt to make the most urgent payoffs.

In this chain, I am immensely thankful and convey my sincere gratitude to my supervisor **Prof. Pramod Kumar**, Head, Department of Accountancy & Law, Faculty of Commerce, Dayalbagh Educational Institute for his supervision, advice, and guidance from the very early stage of this research as well as giving me extraordinary experiences throughout the work. Above all and the most needed, he provided me unflinching encouragement and support in various ways. His truly knowledge and skills has made him as a constant oasis of ideas and passions in commerce, which exceptionally inspire and enrich my growth as a student and as a researcher, want to be. I am indebted to him more than he knows.

I owe a deep intellectual debt to **Prof. S. P. Kaushik**, Head, Department of Applied Business Economics, Faculty of Commerce, who kept an eye on the progress, always appreciate and support me.
I am also grateful to the research scholars, learned writers and critics, Dr. Ashish Saxena, Dr. Rakesh Kumar, Ms. Hina Agarwal, Ms. Sonam Bhadhoria and Ms. Kirti Khanna, whose valuable books, research papers and knowledge helped a lot in the progress of my work.

No words will ever be adequate to express my lifelong indebtedness to my institute, Dayalbagh Educational Institute (Deemed University), Dayalbagh, Agra, for providing me an opportunity to carry out my research work. I will like to extend special thanks to the Registrar and Director of the Institute who also provided facilities as and when required.

I wish to pay my heartily gratitude to all faculty members and non-teaching staff especially office in-charge Shri N.K. Dixit and Shri S.D. Verma of Commerce faculty, DEI who support me directly as well as indirectly in my work and also really grateful to the staff members of library especially library in-charge Smt. Uma Tiwari and Late Shri Pratap Singh Ji, Faculty of Commerce for providing necessary help whenever required.

I thank to all the respondents who gave me their kind support and valuable time for filling the questionnaire. I would also thank those who rendered any assistance directly or indirectly in any form for the completion of this study.

Thanks are especially owing to all my friends and colleagues for their support, encouragement and best wishes all the time. I am also deeply indebted to my family who always inspired me during this work.

SHUBHENDU KUMAR JAIN