ACKNOWLEDGEMENT

It is a great pleasure for me to acknowledge with gratitude and highest veneration to all those persons and institutions, which helped me, in one way or another, in my endeavour for completing this research assignment.

Firstly, I would like to acknowledge my deep sense of gratitude to my esteemed guide Dr. N.L Gupta, Ex- Principal, D.A.V (PG) College, Dehradun, HNB Garhwal University, for his encouraging, supportive and meticulous eternal guidance at all stages of my research and particularly in preparation of manuscript.

I would like to acknowledge the support of staff members of many banks and HFCs where I have visited for the purpose of research and I am also thankful to various clients of HFCs for their positive response while being interviewed by me. I owe profound intellectual debt to Mr. Amit Khanna, Resident Manager and Mr. Deepankar Joshi, Assistant Manager HDFC Ltd Dehradun, Mr. Aseem Vivek, Branch Head Uttar Pradesh & Uttarakhand, HDFC Ltd. Lucknow and Mr. S. K. Ojha, General Manager State Bank of India, Main Branch Dehradun, for their precious suggestions and
recommendations during the course of my research. I am also thankful to Mr. Anil Chauhan, Project Executive, PNB Housing Finance Ltd. and Mr. Vikas Gupta, Asstt. Manager, LIC Housing Finance Ltd. and the respective staff of these organizations for their timely cooperation.

I would like to acknowledge few research agencies which have helped me a lot through the online correspondence.

I would like to acknowledge the deep debt of gratitude to the various authors whose writings have provided an insight into the intricacies of the subject. And for their invaluable cooperation, I would like to forward my thanks to the Management and library staff of “Uttaranchal Institute of Management” Dehradun.

I would like to acknowledge the cooperation and encouragement given during my research by Mr. Jitendra Joshi, The Chairman, Uttaranchal Institute of Management.

My overriding debt continues to be to my parents for generating in me a perennial interest in higher studies. No words can adequately express my debt of gratitude to my father Shri Rajendra Prasad and mother Smt. Praveen who provided me with time, support, resources and inspiration needed to complete my research. I would like to record my gratitude to my grandmother Smt. Krishna
Devi and grandfather Late Shri Shyam Lal for their blessings and support.

I would be failing in my duty if I do not mention here the tremendous cooperation, love and affection which I received from Ms. Swati, Ms. Shipra and Mr. Prayas during the course of my research work.

My deepest gratitude is to Dr. Chander Bhushan for his unstinted support, encouragement and understanding that helped me to bring this effort to fruition. His scholarly attitude and analytical approach helped me to upgrade my work at every stage of my research.

I would ultimately very thankful to that Almighty for making all this possible.

Signature