ACKNOWLEDGEMENTS

I would like to express my deepest sense of gratitude to my supervisor Dr. (Mrs.) Renu Arora, Associate Professor, Department of Resource Management, Institute of Home Economics, University of Delhi, who offered her continuous advice and encouragement throughout the course of this thesis. I thank her for the systematic guidance and great efforts.

I would also like to thank the rest of my thesis committee: Dr. (Mrs.) Kumud Khanna, Former Director, Institute of Home Economics, University of Delhi, and Dr. (Mrs.) Seema Puri, Associate Professor, Department of Foods and Nutrition, Institute of Home Economics, University of Delhi, for their encouragement, insightful comments, and valuable suggestions.

I would like to extend my gratitude to Mrs. Jharna Das Gupta, Statistician, who helped me during analysis of my data. There are no words to express my deep sense of gratitude towards all the respondents of my study, for their co-operation in collection of data, without which completing this research was impossible. I express my sincere thanks to the banks' authorities for permitting me to collect data in the bank premises. I am thankful to the typist Mr. Shalat for completing the work in limited time frame.

At this Juncture, I think of my family members whose selfless sacrificial life and their great efforts with pain and tears and unceasing prayers have enabled me to reach the present position in life.

Finally, I take this opportunity to express the profound gratitude from my deep heart to all my seniors, friends and relatives for their love, constant encouragement, endless motivation and support. This dissertation would not have been possible without the guidance and the help of several individuals who in one way or another contributed and extended their valuable assistance in the preparation and completion of this study.

Last but not the least, I also wish to thank Almighty for his blessings.

Surabhi Singh