ACKNOWLEDGEMENTS

My foremost thanks are to the Great Almighty for bestowing me with the strength & opportunity to undertake and complete this research project.

This work, my dreams and perspectives were inspired by the support motivation and unfailing concern of none other than my father, S. Arjan Singh who has been my philosopher and a source of inspiration throughout and has helped me to crystallize my ideas into this empirical work. Without his inspiration, this work would not have taken its present form. Words seem inadequate to thank him for all that he has done, for giving me skills to fight battles that I have won, for applauding my efforts, for teaching me how to take failures in my stride. I thank him for being by my side during all highs and lows of my work and for making me what I am today. I owe everything to him.

A formal acknowledgement will hardly meet the ends of justice in the expression of my deep sense of gratitude and obligation to all those who helped me in the completion of this research. I simply fumble words to adequately express my sincere gratitude to my respected teachers and supervisors, Prof. (Dr.) Meenakshi Malhotra, Professor, University Business School and Dean Students Welfare, Panjab University, Chandigarh and Dr Geeta Bansal, Senior Lecturer, Department of Correspondence Studies, Panjab University, Chandigarh, for their valuable suggestions, constant encouragement and constructive suggestions and support at every step of my study. I am indeed indebted to them for sparing their valuable time to review and redesign the fabric by providing their constructive suggestions, resulting in substantial improvements in my work. They were a continuous and consistent source of encouragement and incredibly supportive during my learning journey. Their patience and guidance gave me strength and motivation to complete my research work. I also place on record my special thanks to Ms. Harsha Malhotra & Arham Bansal for smilingly sparing their mothers for giving time to my research work.

My sincere thanks goes to Prof. S.C. Vaidya, Chairman, University Business School and all the fellow faculty members of University Business School especially Prof. A.K. Saihjpal, and Prof. P.P. Arya for their valuable suggestions in my research work.
would like to thank Principal (Retired) P.S. Sangha who encouraged my efforts and offered sage advice.

My thanks are also due towards the management and employees of the banks under my study for their support and cooperation in data collection. My special thanks are to Mr. Sharma, Mr. Singla of SBI, Mr. K.C. Kapoor, Mr. Mattoo, Mr. Gera, of PNB

I’m also thankful to Mr. S.S. Bedi, Librarian, UBS and the entire office staff of University Business School for their kind cooperation.

I express my gratitude to my Father in-Law Prof S.S. Gulati Principal (Retd.) who always motivated me to complete my research work. I thank him for his unquestioned faith and unstinted support in me. He helped me a lot in data analysis, provided me invaluable insights and suggestions and motivated me to complete my thesis.

Words fall short for the encouragement and motivation given to me by my mother, who has stood firmly besides me in all my endeavors and activities and took over my responsibilities throughout my study. This work couldn’t have been completed without her blessings. My special thanks to my brother, Mr. Charandeep Singh, for the appreciation, care, generosity, support and guidance which I received from him.

Last but not the least I would like to thank my husband Arvind and my little children Mansi & Divjot who were the most neglected during my study and had to bear my long spells of absence from home. But for their endurance and sacrifice this work would not have been possible.

Finally, I would like to thank Mr. Mukesh and M/s Kaizen Graphics for giving this manuscript its final shape.

Dated: 5/2/07

Gagandeep Kaur
University Business School
Panjab University, Chandigarh