ACKNOWLEDGEMENT

Research is like an endless ocean and one needs to be guided and supported by several individuals in order to derive out a handful of pearls from its depth. I take this opportunity to express my deep sense of gratitude to all those who made this research possible.

First and foremost, I am grateful to the almighty who showed me the path to complete this research successfully.

I feel highly privileged for expressing deepest sense of gratitude and indebtedness to my supervisor, Dr. Rajinder kaur, Professor, Department of commerce, Punjabi University, Patiala for her indispensable guidance, patience, motivation, boundless affection, constructive criticism, sustained encouragement, enthusiasm, immense knowledge, easy accessibility even at odd hours and helping attitude throughout the progress of my research. She always inspired me and nourished my growth as a student and as a researcher. No words can express my gratitude towards my supervisor and her family. I express my sincere thanks to my respected supervisor.

It gives me immense pleasure to express my gratitude to Dr. Navkiranjit Kaur Dhaliwal, Head, Department of Commerce, Punjabi University, Patiala for creating a congenial and comfortable environment for research in the department. I am also grateful to Dr. Rajeev Kansal and Dr. Jasmindeep kaur of the same department for their valuable suggestions in conducting this study.

It is honour and privilege to thank all my family members and relatives for their infinite love, encouragement words and sincere prayers for completing this task. I express my deep regards to my father S. Harpal Singh Sodhi, mother Mrs. Ravinder Kaur, my sister Ms. Chanpreet Kaur for their blessings, moral support, and whole hearted
co-operation. I am equally grateful to my sister Mrs. Parminder Kaur and brother-in-law, S. Gagandeep Singh whose constant support helped me overcoming all the obstacles with ease. My cheerful regards to my little lovable nephews Karanjeer Singh and Rajjot Singh whose company always relived my stress during the study period.

I am highly obliged to Dr. Ramandeep Singh, Department of commerce, Punjabi university, Patiala for their valuable suggestion & moral support. I am also thankful to the administrative staff of the department including Sh. Molu Ram Yadav, S. Surinder Singh, Mrs. Shallu, Mr. Vijay Kumar, and S. Manjit Singh for their cooperation in compliance of the procedural formalities of the University and the use of various infrastructural facilities at the department.

I am also grateful to Mrs. Kusum lata for her guidance in my research work. I am fully indebted to Sh. Subhash Rahi, Punjabi University, Patiala, who went through my thesis minutely and his comments have added immense value to my research work.

I express my heartiest thanks to my loving buddy Jasmeet Kaur, who contribute a lot in making my study successful. Without her moral support, I could not be able to complete my research work. No words can express my gratitude towards my buddy and her family. I am also grateful to my friends Dr Jyoti Saluja, Dr. Kuljeet Kaur, Dr. Rajiv Kumar, Dr. Sonia, Mrs. Bharti, Ms. Hardarshan Kaur, Mrs. Nikeeta, Ms. Nisha Sharma, Ms. Nisha Singla, Ms. Ravneet and Ms. Reeti for their constant inspiration, encouragement and moral support and for making my stay in the department a cherished one.

I am also thankful to the staff and official of regional office of Reserve Bank of India who assisted me in getting relevant information on the subject. Special thanks are also due to all the respondents who spared their valuable time to fill the questionnaires.
I also thank all the faculty members and principal of MCM DAV College, Chandigarh for their support.

Besides this, I would also like to thank Mr. Sandeep Chopra, Venus Stationers, Panjab University, Chandigarh who composed this thesis with perfection.

Last but not the least, I feel obliged to all my friends, relatives and well-wishers and everyone who has even contributed a bit in the completion of this task and whose name I am unable to pen down.

(Kulpreet Kaur)