ACKNOWLEDGEMENT

No research work grows into being by long efforts of its authors. This work is no exception and bears an imprint of many person.

I am grateful to my supervisor, Dr. Rajpal, Lecturer, Department of Commerce, M.D.U. Rohtak, under whose supervision this study was conducted. I owe a great debt of gratitude to him for encouragement and guidance. I would like to thank Prof. R.S. Dhankar, Vice-Chancellor of M.D. University, Rohtak and Prof. S.N. Mittal, who inspired me to undertake this research work. I am thankful to Prof. M.S. Malik and Prof. Narendra Kumar Garg, Deptt. of Commerce, M.D.U. Rohtak for extending the assistance need by me.

I am grateful to Dr. Vinayak and Dr. S. Chahal, Dr. S.D. Vashist, Dept. of Commerce, M.D. University Rohtak, who has rendered excellent cartographic support. I am also thankful to my friend, Mr. Ashok Kumar Verma, Lecturer in Commerce, Dronacharya Govt. College, Gurgaon for their sincere help in the arduous of completing the research work.

I am grateful to Sh. Lalit Kumar and Sh. Ranjan, Assistant General Manager, National Housing Bank, India Habitat Building, New Delhi for extending help to collect necessary data and necessary information. In this connection, my thank are also due to all various officers and managers and staff members of HDFC Ltd. LIC Housing Finance Ltd. and
Can Fin Homes, who helped me to collect necessary data and information related to this study.

The blessing of my parents, good wishes from other family member and friends who encouragement and facilitated the culminated of this study.

It would be incompleated without thanking my beloved wife Mrs. Kamlesh Kumari, she co-operated with all tolerance and she also helped me while preparing thesis with comments and full encouragement which inspired me to complete Ph. D. research work.

Last but not the least, I feel an immense pleasure to acknowledge the help of Mr. Surjeet Singh Malik (Sunny Computer, Near Power House, MDU Shopping Complex, Shop No. 17, Rohtak), who took keen interest in typing this thesis neatly and clearly.

Moolchand