ACKNOWLEDGEMENT

An intellectual dept is too complex an entity to be acknowledged in a brief space. I only express my hearty gratitude here.

At the outset, I would like to express my hearty thanks to my esteemed supervisor Prof. A. S. Rana for his invaluable guidance, meticulous care and untiring help extended throughout the progress of this study. His critical comments always prompted me to understand the related issues/problems more clearly. I cannot adequately express, in words, my feelings of gratitude for his invaluable help and guidance without which it would have been very difficult to complete this work. I am also very thankful to Mrs. Rana for her affectionate behavior and moral support.

I am also thankful to Prof. Y.S Dahiya, Prof. Surinder Kumar, Prof. S. B. Dahiya, Prof. D.C. Vashistha, Dr. Rajender Choudhary, Dr. Anita Dagar, Dr. Kavita Chakerwati, Dr. Sontash Nandal, teaching faculties of the Department of Economics, for their valuable comments, constant guidance and encouragement during the course of this study.

My thanks are also due for the staff of Central Library, M. D. University, Kurkushtra University, Kurkushtra, Punjab University, Chandigarh for giving me all sort of helps in conducting this work in a proper manner. I am also thankful to the staff of Lead Bank Chandigarh, Rohtak and Jhajjar and also the staff of CCB Chandigarh, Rohtak, and Jhajjar. Mr. Hari Singh Sheoran, manager of CCB Bhadurgarh, deserves special thanks for providing me sufficient data related to my research work.

I am highly indebted to my family members- my father, mother, brothers, sister and nephews for their constant inspiration for higher studies and for providing me suitable enviourment.
I also express sincere feeling of thanks to Mr. Subhash Bhardwaj, Mr. Sanjay Malik, Mr. Rajesh Vats, Mr. D. S. Malik, Mr. Kulwant Nehra, Mr. Sanjay Gautam, Mr. Sunil Phought, Mr. Satpal, Mr. Sant Kumar, Mrs. Mukesh Malik, Miss. Mona, Miss. Mamta, Miss. Sneh and all others well wishers for their constant help, co-operation and moral support.

I also express my hearty thanks to the non-teaching staff, particularly Mr. Raj Singh and Mr. Mukesh of the Department of Economics, who helped me in fulfilling official and technical formalities during this study.

I am also thankful to the staff of the hostel who provided me accommodation facilities with favorable environment. I also express my thanks to the kitchen staff of the hostel who provided me timely and healthy food.

Last but not the least, I would like to thank "VEIR COMPUTERS" near powerhouse for typing the manuscript with patience and skill.

Dated: 91-6-64

Jasbir Singh