Certainly I will fail in my duty if I do not remember those profuse help, support, guidance and counseling of various persons and organizations at different stages of my work. I therefore, feel so much indebted and obliged to all of them that I find every conceivable expression grossly inadequate to express my heartfelt gratitude to each of them.

First of all, I take this opportunity to sincerely and profoundly thank to my guide Dr. Bidhubhusan Mishra, Reader and Former Head, Department of Business Administration, Utkal University for his untiring interest and effort in converting the dream into reality. His valuable guidance and constant inspiration and thorough reviews, show me the right track to reach my destination. I am obliged to him not only for his guidance in the thesis but also for some valuable tips for the use of SPSS system and Equation Editor.

I am indebted and grateful to my teacher Prof. Ranjan Kumar Bal, Professor, P.G.Dpt. of Commerce, Utkal University, Prof. M.B.Rao, Head, Department of Commerce, Prananath Autonomous College, Khurda, Prof.B.P.Patra, Professor, XIMB, Bhubaneswar for their kind encouragements, help and advice. Their valuable guidance and constant inspiration has converted the dream into a reality.I also express my profound gratitude to the teachers and staff of Department of Business Administration, Utkal University for their help and encouragement.

I take this as an opportunity to thank all the respondents who have spared their valuable time in providing me the data for the research, other wise it would have been impossible to complete the task in time. I thankfully acknowledge the role of my teachers, well wishers, friends and relatives for their inspiration and encouragement.

I shall fail in my duty if I do not express my gratitude to all those authors I have consulted for my work. I have sincerely tried to acknowledge them whenever a specific idea made that possible. But it is just possible, there might have crept into this work
and certain ideas of others which might have become so identified with my line of thinking and presentation that separate acknowledgement could not have been possible. I however, put on record my deep sense of gratitude to all those who have helped me shaping my ideas.

I appreciate the cooperation extended by the staff of ICSSR Mumbai, the librarians of RBI, Central office, Mumbai, NIBM, Pune, TISS Mumbai and Jawaharlal Nehru library, Mumbai University in the process of collection of literature under the study grant of ICSSR of Mumbai.

I shall be partial if I do not put on records of my thanks to my son Swaroop for his help and assistance in the use of computer and my wife Reena for her untiring and endless support without which I cannot complete my research work. I am also thankful to my relatives Mr.S.S.Dash, Mrs.S.Dash, Mr.Alok Dash, Mr. Soyann Mohapatra & Mr.Shakti Dash for their help, assistance and encouragement in the fulfillment of the research work.

I owe a deep sense of gratitude to beloved parents, whom I believe will be the happiest persons in the world seeing their son’s labour bringing fruits. Finally, I am grateful to the ALMIGHTY without HIS blessings nothing will happen on this earth.

(Jadabananda Panda)