

Acknowledgement

This thesis is the outcome of the contribution, help and support from a number of individuals, without them it would not have seen completed. It is my obligation to express my sincere gratitude and appreciate them for their help and support what they have bestowed upon me.

It gives me a great pleasure to express my gratitude towards my research guide, respected Dr. Anil P. Kulkarni, Associate Professor, Vice-principle & Head, Department of Commerce at Haribhai V Desai College, Pune, for his most valuable and inspiring guidance during the process of my research study.

I am thankful while expressing my gratitude towards respected Dr. C.N. Rawal-Principal, Dr. P.V. Sathe, Coordinator and, Shri. Ohal and Shinde office staff members, as well as librarian and library staff of research center at Brihan Maharashtra College of Commerce Pune for their help, cooperation throughout this path from registration to forwarding my thesis to university for further process; in all respect.

This research is an outcome of contribution and support of Dr. Sanjay Kaptan, Reader and Head of the Department of Commerce & Research center of Savitribai Phule Pune University, and Dr. Y.R. Waghmare, Professor and Vice Principal of Modern College of Commerce, Shivajinagar Pune and Dr. Y.M. Mithare, associate professor in Haribhai V Desai College, Pune.

I thank all of you because of your valuable support, during research study and advice me to put sincere efforts for the same.

I express my sincere thanks towards all the superiors, Branch managers, officers and staff members, librarian and library staff of Bank of Maharashtra organization at various branches and at their head office for, their valuable help and cooperation during my field visits and for providing me necessary data, information in respect of the subject matter of research study.

I am also thankful to my superiors, colleagues at Haribhai V Desai College for encouraging me to complete Research study.

I am grateful to all my friends and relatives and well-wishers who gave me support and encouraged for my Ph.d. study.

I owe a profound debt of gratitude to my parents and family members for bearing with me very patiently throughout this journey and for giving moral support.

It gives me immense pleasure to dedicate this work to my father & mother who gave a turnaround to my life.

Date: 21st March, 2016

Vikram Babu Gujar.