ACKNOWLEDGEMENT

“Gurur Bramhaa Gurur Vishhnu Gurudev Maheshwara

Guru Saakshaat Parambramha Tasmai Srii Gurave Namah”

Words could not be found to convey the deep gratitude and debt to my guide & mentor Dr. Ravinder Vinayek, Professor and Head, Department of Commerce, Maharshi Dayanand University, Rohtak. Even the ‘Shloka” above, may not express my gratitude for his continued help and guidance to the fullest in my academic endeavour.

With a deep sense of gratitude, I express my sincerest thanks to my mentor and guide Dr. Ravinder Vinayek his immense help in planning and executing the present research work in time. The confidence and dynamism with which he guided me in my work needs no elaboration. His overly enthusiastic and integral view on research and his mission for providing ‘high quality research work’ has made a deep impression on me and my vision. I owe him a lot of gratitude for having shown me the right way of pursuing research. I am very thankful to the ‘almighty’ that I have come to know Dr. Ravinder Vinayek in my life.

No words can adequately express my gratitude to my family. I feel deep sense of gratitude for my parents who formed part of my vision and taught me the good things that really matter in life. I am indebted to my parents for always being there for me and for always believing in me. They are not in this world to see this day but I am sure that they will be extremely happy for me, where ever they are.

My special gratitude goes to Professo (Dr). Narender Garg, Department of Commerce, Maharshi Dayanand University, Rohtak because without him this work would not have been complete today. Right from selection of the title of the thesis to the submission stage, he has helped me in this academic endeavour. His guidance, especially with regard to Research Methodology has helped me a lot in my research work.
My sincere thanks are due to Dr. Sanket Vij, UGC Research Awardee for giving me all required help and but for his guidance, it would not have been possible for me to complete this work. His support, unsurpassed knowledge and advice have been invaluable during my research work. His thorough knowledge and logical discussions has always been a stimulating factor to keep going on and on exploring the depths of the subject.

I feel deep sense of gratitude for my elder sister Mrs. Shyamali Mukherjee and my better-half of my life Mrs. Debjani Saraswati for always being there to encourage, motivate and believe in me. I am also very thankful to my sons, daughter in laws and grand-daughters for their supportive activities to unwind me mentally during the course of my work. Without constant and cheerful support of my family, the task would have been impossible. Their tremendous co-operation, patience, support, encouragement, understanding and love helped me to bring this effort to fruition.

Last of all, I express my indebtedness to all those who have not been explicitly mentioned but made substantial contributions to the study. The chain of my gratitude would be definitely incomplete if I would forget to thank the Almighty.

With Gratitude and Respect,

Sanjiv Kumar Saraswati