ACKNOWLEDGEMENTS

I am extremely delighted on having this opportunity of expressing my warm and profound sense of gratitude towards my teacher & guide Dr. B.B. Jani, without whose total inspiration, constant encouragement & matured guidance, this work would never have been completed.

I am extremely thankful to Prin. M. C. Shah, Managing Trustee of Vidhyabhavan Trust - Management of NavGujarat group of Colleges for his constant source of inspiration, encouragement, guidance and all rounded support for completing this work. I also thank Prin. R.A. Trivedi, NavGujarat Commerce College, for his kind help and full support to accomplish this work in time.

I express my sincere thanks to Prof. P.M. Majmoodar, Prof. M.P. Bhatt, Prof. V.P. Bhardwaj for providing me all the necessary facilities during course of research work.

I have my special regards, and deep gratitude to Dr. Y.K. Shah for his helpful discussions in the present research undertaken by me.

I take this opportunity to express my sincere thanks and gratitude to Prof. A.V. Gajjar and Prof. S. D. Verma for their encouragement to complete this work in time.

I am extremely thankful to my elder brother Shri. Ajay Shah. Shri. R.S. Parmar and Shri. Sanjay Pandya for their whole
hearted support, zeal and constant perspiring efforts for executing this work on Computer.

I. also thank Shri. Gajanand Trivedi of Indian Institute of Management for providing me the extensive use of library facilities.

In particular, I am greatly indebted to my parents, without their inspiration, encouragement and support this work would not have been accomplished.

Last, but not the least, my thanks are to my wife Smt. Ami who has spared no nerves to help me by all the ways to complete this work in time.

AHMEDABAD

N. D. Shah.

Dt: 2.4.91