Acknowledgements

All praise to Allah SWT without whose guiding light and perennial help we can achieve nothing.

The success of any research endeavor depends on the contribution of many people, especially those who take the time to share their thoughtful criticisms and suggestions to improve the research projects.

I deem it a great pleasure to express my deep sense of gratitude and thanks to my respected supervisor Prof. Mahfoozur Rahman, Chairman and Dean Faculty of Commerce, A.M.U. Aligarh for his constant encouragement and illuminative guidance in carrying out my research work. He, despite of his multifarious academic engagements, provided excellent spirit, intellectual stimulus, effective inspiration and matured guidance. This work in fact, bears imprints of his balanced criticism and knowledgeable approach. It is his scholarly insight which shaped the content of this work.

I am deeply indebted to all teaching staff of the Department of Commerce, specially Prof. Mohd. Ali for his encouragement, inspiration and sympathetic attitude and immense help throughout the course of the study.

I am grateful to the authorities of the JKIDC for providing me necessary facilities and support for carrying out the study. The study would not have been completed without the understanding and full cooperation of the top executives, Branch managers and other staff members of the JKIDC. Their willingness to provide relevant information despite their busy schedules is highly appreciated. I wish to record my appreciation to Miss Shagufa Qazi [FA&CAO], Mr. Mumtaz Ahamad [Dy. Manager(adm)], MR. Ab Ghani
Ganchoo [internal audit officer] Mr. Gh Ahmad Najar [sr. Manager].

My overriding debt is to my friends and colleagues at A.M.U, who helped me in the course of this study by providing valuable information and comments. They are too numerous to be listed individually. However, several persons deserve to be singled out. They are Dr. Showkat Maqbool, Dr. Aijaz wani, Dr. Jahangir, Dr. Nasir lone, Dr. Syed Untoo, Mr. Rafiq, Mr. JeeLani, Mr. Zia-ul-islam, Mr. Pervaz Alam, Mr. Imran Azad and Mr. Muslim. They took all the minor and major responsibilities on their capable shoulders.

No words can adequately express my debt of gratitude to my esteemed Parents, Brother and my Sister, for generating in me a perennial interest in higher studies and whose encouragements and sacrificial devotions I, ascribe all my success.

I am glad also to express my appreciation to all Non-teaching staff of the faculty of Commerce, for providing a lively environment to work in.

Straight from the heart, do I thank to the members of the (Anglo computer works). Particularly Mr. Haroon for taking Pains to type this thesis with utmost care and responsibility.

And in the last I wish to acknowledge my deep sense of gratitude to professors Whom I Can Not Name Those Who Will Go Through The Present Text For Evaluation.

Ajaz Ahmad Mir.