ACKNOWLEDGEMENTS

Since it is an omega principle to publicly acknowledge others, I take it as a privilege to articulate them.

I express my deepest gratitude to all the authors and researchers who have worked in this area and whose works were a harbinger of knowledge and direction in my research. I am especially grateful to Prof. S.M.Ozair for his forthright thoughts, whose guidance and editing improved the logic, tone and flow of the project immeasurably and whose support I relied upon each and every day of the project.

I owe a lot academically to Dr.P.U.B.Rao for consistent guidance and valuable time. In addition, my indebtedness to Prof. Vikas Verma for allowing me to use organizational time in fulfilling the demands of an empirical study of this nature. Thanks to Dr.A.S.Rao and Mr.Amit Tuli and Mr. Vivek Srivastava for the help rendered in the quantitative analysis even though this was not their area of expertise. Thanks to Mr.Ajay Pratap Shahi for the help rendered in graphical representations.

This work would have been incomplete without the full fledged support of employees of the bank who were a part of this study and helped me understand the banking business and believed in the integrity of the study. I am also grateful to Mr.Ajit Varghese, Mr. Anil Varghese and Ms. Anna Varghese for sending me inspirational anecdotes and helping me to see the silver lining in clouds.

Similarly, I must thank Mr. Najmul Hoda, who advised and helped me to gain an insight on facts, figures and issues of banking industry. A special word of thanks to Mr. S.C. Bhatia, Mr. Gaurav Kohli and Mr.B.P.Sharma in helping me to give a final shape to the project.

My father, Mr.T.K.Varghese and especially my mom, Mrs Valsa Varghese who stood behind graciously and enthusiastically with the project, deserves endless thanks for her encouraging words, enduring faith and hope. Without her profound influence, I know I would not have seen values come alive.
My family provides an indispensable foundation for all that I do. A word of appreciation for my husband, Tittle. My little bundles of energy – Abel and Alvin played a crucial role in helping me find the creative space needed to develop and work on my ideas. They provided a loving atmosphere full of positive energy and fun.

And I must not forget to pay tribute to Prof. Javed Akhtar and Dr. Talib for their unconditional support and guidance. Heartfelt gratitude to all those whose names may not have been mentioned but has surely contributed to completion of this project.

I am keenly aware that every person who touched my life, helped to shape it. I feel a tremendous debt of gratitude to all those people in my life who have skillfully used the art of tact to maneuver and cause pain during the course of study. I bear them no grudges but heartfelt felicitations for supplying me with inspiration.

And finally, praise and thanksgiving to Almighty. Without HIS grace and kindness in giving me strength to overcome worldly temptations and remain motivated throughout; this would have been an inconceivable project.

To all my sincere thanks.

Anita F. Mathew