Acknowledgements

My first and foremost gratitude to the Lord All Mighty without whose blessings this mammoth task could not have been possible. My sincere appreciation and credit to Prof. (Dr). J.S Panwar, Director, G.H Patel Post Graduate Institute of Business Management, Sardar Patel University for his cooperation and constant support in guiding this work. His generosity, wisdom, vision, diligence, sincerity and patience has not only benefited this study but has imparted research skills to a budding researcher.

I thank Dr. Vidyut Joshi and Dr. P.K Mehta for their kind guidance and motivation towards pursuing this degree. I am thankful to Dr. Bharati Pathak for sowing the seeds for this research idea. I thank Dr.A. H Kalro Provost Ahmedabad University and Dean School of Management and Dr. Parag Sanghani – Director MBA Program of the AES Post Graduate Institute of Business Management for their cooperation and support.

Prof. Dhananjay Bapat – National Institute of Bank Management and Mr. Ashok - Indian Institute of Banking and Finance for research material that was otherwise difficult to access. I thank Dr. Vilas Kulkarni for his guidance. I duly acknowledge the services of the IIM – Ahmedabad Library, the library at AES Post Graduate Institute of Business Management and the Information and Library Network Centre (INFLIBNET) at Ahmedabad.

Many friends and managers of various banks and insurance companies gracefully gave their time and knowledge to clarify concepts, provide ideas, comments and suggestions which helped deepen my understanding of issues. I am very thankful to Mr. Shaunak Upadhyay, Mr. Ronak Patel, Mr. Darshak Patel, Mr. Ateet Shah, Mr. Rutul Shah, Mr. Girish Pillai, Mr. Jatin Mandviwala, Mr. Nimish Patel and many others for their help in collection of primary data from the right sources.

My sister and friend Vishruti Pandya Vaidya has played an imperative role through her generous help and valuable inputs. Thank you so much my dear.
My faculty colleague Jinal Parikh was humble to give her time and inputs whenever I needed. Non-teaching staff, library and computer lab staff of the MBA Program, AES PGIBM was extremely helpful to me during the research period. I am thankful to them. I would like to appreciate Mr. Ketan at the G.H Patel Post Graduate Institute of Business Management for going out of his way and providing timely help at various junctures of the study. I thank my friends Shubhra Aanand and Siddharth Bist for their moral support.

I am also indebted to my alma mater the Assumption University of Thailand and the faculty for the strong academic background and human values that I have gained during my studies there. In particular I would like to mention Prof (Dr). Glen V. Chatlier for his kind support on several occasions.

I fall short of words when I think of acknowledging my family members. My parents on both sides of the family - Mr. Prakash Mehta and Mrs. Prakruti Mehta, Mr. Maitrey Dwivedi and Mrs. Manisha Dwivedi. My father has always been my pillar of strength and my mother my silent power. My father-in-law has made a substantial contribution to this study through his words of knowledge, wisdom and encouragement. This task could not have been possible without the moral and practical support of my mother-in-law during these times. A home, a small child, work and academics it’s simply not possible by one single person. Mummy - Pappa, I am indebted to you all for life. I also want to mention my brother Jaimin for his applauds at every little step that I moved towards my goal. Vidhi – your Didi has finally done it! The love and support of my sister-in-law Hilori Pathak, Mr. Rajeev Pathak and Kanjashree has been a great morale booster. Other members of my family have also contributed to the completion of this work by cooperating with me when I was busy. Thank you.
Finally, the one person who means everything to me – not because I am married to him but for what he has made me today. Nishant – my husband, best friend and my greatest motivator; thank you for lending a helping hand at every stage of this study. Without your persistent motivation, support, help, perseverance and encouragement this would have only stayed a dream.

Bijal