ACKNOWLEDGEMENTS

"The dream begins, most of the time, with a teacher who believes in you, who tugs and pushes, and leads you onto the next plateau, sometimes poking you with a sharp stick called truth."

--Dan Rather

No words can express my thanks to my mentor, guide and supervisor (Professor R.K., Sharma, Ex-Dean Faculty of Arts, Fellow, Panjab University and Eminent Scholar of Public Administration). A great guide and a golden hearted human being, who is always ready to guide us with his plethora of knowledge in the field of research. Sharma Sir, you are the best guru of the World and a kind of person who always tries to bring Sunshine in the lives of others.

Special thanks to Madam Neelam Sharma, for her motherly love motivation and unconditional support during my journey of research. My kind regards to Sharma Sir’s parents, Rjcha Di, Manpreet Ji, Ishan and little Eshveer (Eshu) for their good wishes and everlasting smiles!

My heartfelt thanks are due to Professor Charanjeev Singh whose unparalleled research acumen and critical appreciation of the ideas and concepts helped me in abundance to shape up my research work.

I must not miss the opportunity to thank Professor N.K.Ojha (Department of Ancient History, Panjab University), a noble soul and a great human being. My thanks are also due to Madam Seema Ojha.

Heart filed thanks to Professor Ramanjit Johal, Chairperson, Department of Public Administration, Professor Sudhir Sharma, Professor Pawan Kumar Kamra, Professor B.S. Ghuman, Madam Navreet and Sir Komal and the entire cooperative staff of Department of Public Administration, Panjab University, Chandigarh.

Regards and thanks to Professor Suresh Kumar Sharma (Department of Statistics, Panjab University) for guiding me during my research study. Thanks to Rajesh Bhaiya (Department of Statistics).
Special regards to Madam Vibha Sharma (Head of Department, Public Administration, M.C.M.D.A.V College, Chandigarh), a wonderful soul and a disciplined lady for her constant motivation.

Indeed, I must not forget to thank Mr. A.K. Sharma (Senior General Manager, HR, BSNL), Mr. Sachdeva, Mr. Karamjeet, Mr. Gill and the entire staff of BSNL, Chandigarh Office for their kind cooperation.

My respect to RBI staff specially Dr. Sunil Kumar (RBI, Mumbai), Madam Anita Sharma (RBI, Jaipur) and Madam Shashi (RBI, Jammu) for their kind concerns.

"Those blessings are sweetest that are won with PRAYERS and worn with THANKS"

Thomas Goodwin

I am thankful to my friend Mr. Sarbjeet Singh and my younger sister Miss Vedita Singh for their unconditional support and love.

Heartily thanks to my hostel mate Miss Ritu (Department of Psychology, Panjab University) for being such a good friend.

Thanks to my well wishers Vishakha Di, Dr. Ritesh Nagpal, Mrs. Neha Kumar Sehgal, Mrs Meena Bindal, Mr. Ashish Gupta, Mr. Vivek Thakur, Mr. Aakash Deep Sharma, Mr. Varunjeet, Mr. Jorawar Singh, Mr. Vivek Saharan and Mr. Harmilap Singh, Mr. Harmandeep and Miss Savita Grover. My M.A (Seniors 2005 batch) (Mr. Sidharth, Mr. Namit and Jaswinder Di) for their support. My M.A juniors Mrs Dahlia Khera and Mr. Ranjit for their good wishes.

Mrs. Rouchi Chaudhary, Manish Kumar Ji, Balbir Kumar Ji, Mr. Ashok Kumar, Mr.B. Komov, Mr. Sovitho, Mr. Sithlo, Mr. Navneel Sharma, Mr. Dharmender Kumar, Mr. Raghav Khanna, Miss Sarah, Miss Indu, Miss Neelam Kumar, Miss Reena and Mrs. PALLAVI AGGARWAL for their kind concerns.

Regards to my research seniors for their guidance Lt.col Sarjot Kaur, Dr. Sunita Sharma, Dr. Shashi Bala, Dr. Raj Rani, Dr. Harvandana, Dr. B.D. Budhiraja, Dr. Shagun Ahuja, Dr. P.K. Saini, Dr. Shivani Batra and Madam Umang Bishnoi.
My thanks to all my friends, teachers and my companions who are with me throughout the journey of my research work without your support and blessings I wouldn't be able to complete my thesis work.

My sincere thanks to the entire staff of Kasturba Hostel, and Panjab University, Chandigarh for providing us homely and a wonderful atmosphere so that we can concentrate on our research work.

"This is for you," he (the Alchemist) said, holding one of the parts (of gold) out to the monk. 'It's for your generosity to the pilgrims.'

'But this payment goes well beyond my generosity,' the monk responded. 'Don't say that again. Life might be listening, and give you less the next time.'

— Paulo Coelho, The Alchemist

No words can describe my love and regards to my family specially BLESSINGS of my Late Nanaji, Naniji, my both Mama, Mami's, Mausi and my younger brother Dhruv Sharma. My cousins Shubhendu Gautam, Prateek Sharma, Anushri Ayush and Ridhi Sharma and young buds of our family Pranav, Abhinav (Abu) and Little Angel Aanya!

Above all grace of the Supreme power Almighty GOD... Lord Hanuman for protecting me from bad omens.

I owe all the mistakes and give credits to all those who helped me in this project.

Date April 2013

TITIA SHARMA