ACKNOWLEDGEMENTS

Research provides immense opportunity to learn the intricacies from senior academicians, researchers, professionals and leaders through interactions. Such experiential learning has been the hallmark of traditional Indian learning system i.e. Guru-Shishya Parampara. Present work is a culmination of huge dependence on such stalwarts, who have selflessly devoted their time and energy to act asseesee guides and mentors. No words can my gratitude to them.

Padam Shri Prof. R.C.Sobti, esteemed Vice Chancellor, Panjab University and a Bio-Technologist par excellence has been the guiding force for the young researchers like me. His encouragement, guidance and towering personality have been a source of inspiration.

Prof. Dinesh K. Gupta, Dean, Faculty of Business Management and Commerce & Chairman, University Business School, Panjab University has been a constant source of encouragement to all the research students. His academic leadership, benevolence and quest for excellence have encouraged me throughout this research project.

I express my gratitude to the patronage of Dr. Sanjeev K. Sharma, Reader, University Business School, Panjab University, Chandigarh for guiding me throughout the research project. His deep insight into the problem solving, tremendous capacity to conceptualise and erudite scholarship coupled with indefatigable fact finding zeal and unflagging patience not only made it possible to benefit from his helpful nurturing but also aroused in me a habit of clear thinking as a researcher. Without him, this journey would have been a figment of imagination.

Prof. S.C.Vaidya, Dean: University Instructions, Panjab University always had an inspiring attitude and excellent spirit towards my academic endeavors and provided me the best facilities a researcher could dream of.
I would like to thank S. Gurvinder S. Bahra Vice-Chairman, Rayat and Bahra Group of Institutes, Chandigarh for providing me an academic environment during my employment with the group.

Academic excellence and pursuit for excellence has been personified by Prof. K.K.Uppal Director-HR, Rayat and Bahra Group of Institutes, Chandigarh. He has inculcated in me a habit of hard work and has always been a source of inspiration and guidance.

I am obliged to all the faculty members of University Business School, Panjab University, for their whole-hearted encouragement and cooperation. They provided a conducive academic environment for research.

I acknowledge with thanks the unsolicited cooperation and help by the library & administrative staff of Panjab University. I owe a debt of gratitude to them.

Words fall short for the encouragement and motivation given to me by my parents, brother & all the friends for extending their love, care and extreme cooperation at the time when it was warranted most.

I express my thanks to all those authors whose works I have the privilege to consult and quote so frequently in my thesis.

I express profound gratitude to the customers and employees of the various banks who devoted their precious time to provide me with the most valuable information.

Last, but not the least, bow in gratitude to the Almighty, whose grace enabled me to complete this research work.

Place: Chandigarh
Date: 3rd Sep, 2009

(Nitesh Goyal)