ACKNOWLEDGEMENT

From innermost core of my soul, I am obliged to whom should we propitiate without oblations other than the one, i.e. PARAM PITA PARAMATMA, due to his compassion I am the privileged to conduct the present challenging research work under kind and erudite, affectionate and lettered guide Dr. Kulwant Singh Pathania, Professor of commerce and Director, UGC-Academic Staff College, Himachal Pradesh University shimla, because of his able, sincere, patient, active and worthy guidance and continuous encouragement I am at this juncture of my academic life. Despite his hectic schedule, I have never felt paucity of time for my work.

I express my extreme gratitude to Prof. Sunil Kumar Gupta, Hon'ble Vice-Chancellor, Himachal Pradesh University, Shimla, Chairman and other faculty members of the Department of Commerce, Himachal Pradesh University Shimla, for their creative criticism, comments and valuable suggestions during the course of this research work.

I owe my deepest regards to my revered parents Sh. Ranvir Singh and Smt. Leela Devi for their affectionate and emotional support during the course of present study. I am deeply obliged to my Grand Mother Smt. Shukha Devi, Bhai Ji and Bhabhi Ji (Sh. Surender Pal and Smt. Manju Bala) for their kind support and help. I am also thankful to my Younger Brother, Anil Kumar.
I am immensely grateful to my better half Dr. Richa Kashyap and her esteemed parents Dr. K.C. Kundal and Mrs. Asha Kundal for their constant inspiration and worthy guidance at every step in my research work as and when required.

I find myself at loss to put in words my feeling of indebtedness to my Whole Family members, who could not get my full attention during my research work.

I am equally indebted to my friends Dr. Sabina kumar, Dr. Ritu Bala, Dr. Anisha Kundal, Dr. Shiv Kumar Dogra, Dr. Bibhu Prasad Sahoo, Dr. Sanjay Kumar, Dr. Dinesh, Dr. Harish Handa, Dr. PG Arul, Manoj Rana ji, Narendra Attri ji, Ashikesh Kundal, Sandeep Guleria, Ram Lal, Munish Sharma, Aman Gautam, Ishfaq Mohamad, Kamlesh Attri, Ashish Nag, Goli, Sunil Sharma, Sakini Kapoor, Sanjeev Kaushal, Raghvinder Bhandari and Vijay ji for extending immemorial cooperation during the research work. I also place on record my sincere thanks to staff members of Himachal Pradesh University Library and Panjab University Library for their constant cooperation.

I must take this special opportunity to express my special thanks to Mr. Pyar Singh and Mr. Devender for preparing and designing neat and clean typescript of the research work.

I solemnly thank to all authors of work and to all sources incorporated and cited in my thesis. I also place on record my sincere thanks to all who have
contributed and cooperated directly and/or indirectly and whose name are not mentioned here

"Uttered names are sweet
But unuttered names are sweeter".

Finally once again I express extreme gratitude to the Almighty due to whose blessings I could bring out this auspicious research work.

(Suneel Kumar)