ACKNOWLEDGEMENT

This thesis is an outcome of the collective efforts of many individuals. I would like to acknowledge all who have supported well for this research work during the tenure of this study.

I am especially thankful to Dr. Sunita Tanwar, Assistant Professor, Department of Management Studies, Central University of Haryana, Mahendergarh for her guidance, co-operation, and invaluable inputs to my research work. She helped me to make this study valuable for industry and academics.

I express my sincere thanks to Dr. Sanjay Tiwari, Former Associate Professor & Head, Department of Management Studies, Central University of Haryana for his suggestions and continuous encouragement for enriching research during my research work. He supervised me in the initial years of this study. He has given me vision to complete this research study with his creative ideas. I owe a deep sense of gratitude to Dr. Anand Sharma, Associate Professor and Head, Department of Management Studies, Central University of Haryana. He helped me whenever it is required and also supported well to work rigorously on my research topic. I am also thankful to Dr. A.P. Sharma, Assistant Professor, Department of Management Studies, Central University of Haryana who has always inspired me to do the best research work. I am also thankful to Mr. Ajay Kumar, Assistant Professor, Department of Management Studies, Central University of Haryana, Ms. Divya Assistant Professor, Department of Management Studies, Central University of Haryana and all teaching and non-teaching staff of Central University of Haryana, Mahendergarh for their kind support in finalizing the research work successfully.

My special thanks to Dr. Neeraj Kaushik, Associate Professor, Department of Business Administration, National Institute of Technology, Kurukshetra for his guidance in understanding the basics of research work and his worthful guidance has been of immense help during my study. Dr. Bhagwan Jagwani, Associate Professor, Department of Management Studies, Dr. Gaur Hari Singhania Institute of Management & Research,
Kanpur has supported me well in handling the issues of bank efficiency. He has given his precious time for solving my doubts related to my study.

I owe a deep sense of gratitude to Prof. U.P. Sinha, Vice Chancellor, Central University of Haryana, Mahendergarh for always motivating me to complete research in contemporary context and for the kind consideration of my research work.

I express my profound gratitude to Major General (Dr.) Ranjit Singh, AVSM, VSM (Retd.), Emeritus Prof., Ex- Vice Chancellor, Central University of Haryana, Mahendergarh for his invaluable encouragement for successful completion of this study. Prof. Mool Chand Sharma, Former Vice Chancellor, Central University of Haryana, Mahendergarh has been the resource of this study. His ideology and vision has given a new height to my ideas. His approach of multidisciplinary research has helped me a lot while framing different aspects.

I am thankful to library staff of Central University of Haryana. Dr. Narendra Kumar, Librarian and Dr. Dinesh Kaushik, Ex-Librarian who has always supported me in the process of my work. Other library staff including Mr. Vijender Singh, Mr. Kuldeep Singh, Mr. Devender Kumar, Mr. Ved Paraksh and Mr. Samunder always cooperated during this study and I am indebted to the obliging library staff. Special thanks to my research scholar friends, Mr. Rishi Kant, Ms. Ravinder, Mr. Showkat Hussain Itoo, Mr. Bajrang, Mr. Rajesh Kumar, Mohd. Irfan, Mohd. Rahish Ali Khan, Mr. Bhagat Singh and Mr. Jayant Hooda who extended unlimited cooperation to finalize this study.

I am grateful to my parents, sister and other family members who helped during tough time of this study and hence this research work is dedicated to my parents who encouraged and supported me all the time. I wish to pay my heartily thanks to all who have even provided visible or invisible contribution in completion of this study.

Above all, I bow my head before the Almighty who gave me patience to complete this tough task with continuous endeavors.

Suyash Mishra