ACKNOWLEDGEMENT

The present research work could not have come to fruition, without the reassuring support, affection and scholarly guidance provided by my respected teacher and supervisor Dr. Poonam Madan, Associate Professor and Head, Department of Management, The IIS University, Jaipur. Her in-depth knowledge and pursuits for academic excellence have always been a source of inspiration to me. I am greatly indebted to her and consider it my privilege to have been able to work under her expert guidance.

I am highly thankful to Prof. M. K. Sharma, Dean, Faculty of Commerce and Management, The IIS University, Jaipur, for his support and belief in me.

I am extremely thankful to Dr. Subhash Garg, Dean and Director, CRIT, The IIS University, Jaipur, for his valuable comments and help towards the improvement in the quality of work.

I am very thankful to Dr. Raakhi Gupta, Rector and Registrar, The IIS University, Jaipur, for her motivation and support.

Also I pay deep-felt gratitude to Dr. Ashok Gupta, Vice-Chancellor, The IIS University, Jaipur, who has been a constant source of inspiration and encouragement.

I am very thankful to Dr. Shweta Kastiya, Senior Assistant Professor, Department of Management Studies, The IIS University, Jaipur. Her guidance and right direction has helped me a lot in completing this work with confidence.

I gratefully acknowledge the help, encouragement and advice provided by all my seniors and colleagues at HDFC Bank, Retail Asset Operations, Vidyadhar Nagar, Jaipur.

I express my profound gratitude to all my teachers-past and present, who sowed the seeds of education and academic interest and self discipline in me and moulded my life.

Thanks are due to various Banks’ employees and Banks’ customers who have responded favourably to my queries related to this research.
I deeply acknowledge the contribution of my parents, Mr. Rakesh Sharma, my father and Mrs. Anjli Sharma, my mother. Without their affection, support, understanding and encouragement, nothing would have been possible. There never ending love, positive attitude and belief in me is the result of what I have achieved today.

My overriding continues to record my debt of gratitude to my affectionate and supportive elder sister, Ms. Shikha Sharma, who has been evincing a keen interest in my academic pursuits and general well-being. She is my source of inspiration and confidence.

Ms. Rashmi Sharma