Acknowledgements

"Research is the process of going up alleys to see if they are blind."

--- Marston Bates

As I complete an enriching voyage which is of course life changing, the above words by Marston Bates truly describes my feelings. The last 42 months has been sometimes forward and sometimes backward kind of a journey, but nevertheless extremely rewarding as I started enjoying the habit of taking up and doing work on a certain new dimension (alley) and then restarting all over again, if I found it to be a blind one.

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As I dedicate this research report to the Indian banking industry, I would be happy if my research., in a small little measure helps the banks to strengthen financing to infrastructure sector, thereby helping India to take its rightful place in the world economic order.

(Vikas Srivastava)
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