ACKNOWLEDGEMENT

Thankfulness is the basic characteristic of a human being and with high sense of gratitude I place on record the help, assistance and co-operation I availed during the course of present study. The good wishes of my well-wishers, blessing of my elders and co-operation of my colleagues have helped me a lot in completing this research work.

I wish to express my sincere and deep sense of gratitude to my guide Dr. Dinesh Chandra Gupta, Reader, Department of Commerce, H.S.J.S. (P.G.) College, Kanpur who provided the initial stimulus for the study, spared his valuable time and provided me with his constructive suggestions for improvement. I am beholden to him and no simple words of acknowledgement can repay my debt to him for his intellectual guidance, gracious advice, whole hearted co-operation and constant inspiration. Despite his busy schedule, he supervised this work and instilled confidence in me on each and every step.

I am thankful to Late Dr. V. K. Vishnoi, Reader, Department of Commerce, D.A.V. College, Kanpur, Dr. S. K. Gupta, Reader & Head of the Department Commerce, Tilak Degree College, Auraiya and Dr. H.S.N. Gupta, Lecturer, Department of Commerce, D. N. College, Fatehpur, Distt. Farrukhabad for their constant guidance and encouragement. I am deeply indebted to my parents who consistently encouraged me to successfully carry on the study. I must sincerely express my gratitude to my sister without whose generous support, this study would not have seen the light of the day.

I am thankful to all the librarians of various libraries I attended and consulted. Numerous persons have given the benefit of their knowledge and experience through their person writings and books and have thus assisted in completing the study. I am thankful to all of them.

SK. RAJU ALI