ACKNOWLEDGEMENTS

I would like to express my sincere gratitude to my guide Professor S.C. Kuchhal for his continuous support during the tenure of my study.

My utmost thanks are also due to Prof. V. Raghunathan for his invaluable support and guidance.

My colleagues Devendra Kodwani and Ms. Babita Mathur have also been of great help during the difficult parts. Thanks to them also.

My gratitude is due to all the leasing companies that have readily provided me with the data that made my study possible. Special thanks are due to Executives of Ashok Leyland Finance and Gujarat Lease Finance Ltd. without whose support the case writing would have been impossible.

I would also like to acknowledge the immense support I received from my dear grandmother and my father and father-in-law who inspired me throughout my study.

I also have to acknowledge my two little darlings, Rushali and Archi. They have made the greatest sacrifice and have
tolerated their mother's pre-occupation with the thesis.

Acknowledgements are also due to all my family members for providing me the freedom without which no creative activity can exist.

Shweta Parikh