ACKNOWLEDGEMENT

This study has been the outgrowth of ideas initiated and inspired by Dr. (Mrs.) B.H. Elavia, REI, Professor and Head, under whose supervision and guidance the work has been completed. I owe an enormous debt of gratitude to my reverend guide, Prof. (Mrs.) B.H. Elavia who not only supervised my work but had also been the main motivating force behind my efforts for the completion of this research study. In fact, this work is a testimony to the significant contribution she has made to the study.

I am specially grateful to Prof. A.G. Patel, Dean, Faculty of Commerce and Dr. M.D. Sharma, Professor of Banking and Business Finance, for providing encouragement during the course of the study.

Mrs. Rajeshree Bhatt, Faculty Member in Department of Statistics, guided me for solving various statistical problems for which I am much thankful to her.

My thanks are also due to Shri M.J. Shatia, Ex. Director, Department of Economics Analysis and Policy, R.B.I., Bombay and Shri R.B. Nallawalla, Officer in Centra for Computer Service, R.B.I., Bombay for their suggestions regarding my research work.

I have been amply benefitted by the facilities made available to me at the Smt. Hansa Mehta Library at M.S. University of Baroda, Baroda, S.P. Institute of Economic

Research and Social Science at Ahmedabad and National Institute of Bank Management at Pune. I am grateful to the librarians of the aforesaid libraries for the facilities rendered by them.

Thanks are also due to my elders, friends and colleagues for helping me in numerous ways in completion of tark.

My special thanks to personnel of Computer Centre, M.S. University of Baroda, Baroda, for accomplishing all the needed computer work in time. Last but not the least I record my thanks and gratitude to Mr. Bipin Mahta for an otherwise painstaking dull job of typing and retyping the entire thesis with characteristic sincerity.

I am thankful to my uncle Shri M.K. Bhatt for giving me constant inspiration, who has also been kind enough to undertake the difficult task of editing the entire manuscript.

A special we dof thanks is required to be conveyed to my belowed grand parents, parents and other family members for giving me encouragement, inspiration and motivation for undertaking this study.

DDBhuth

Kum. DERUVALATA BHATT