

## **ACKNOWLEDGEMENTS**

This Research Project was undertaken under the able guidance of Professor B. S. Patel, Former Dean and Head, Department of Commerce including Business Administration, Maharaja Sayajirao University of Baroda. I am highly indebted to him for his continuous and invaluable efforts in going through the manuscript of my thesis and in suggesting the proper methods to be followed for the betterment of the work. I express my heartfelt thanks to him for the guidance provided to me in the midst of his busy schedule.

I have given a word of honour to the Management of the responding organizations not to disclose their identity. I am happy to gratefully acknowledge their full support, personal as well as administrative, in collecting data from their personnel. To the Top Management of the Organization who besides giving me the permission provided total back-up facilities to me, and the respondents who spared time to respond to my lengthy questionnaires, meticulously, I owe not nearly formal thanks but a grateful acknowledgement of their outright obligation to me.

I also express gratitude towards the respected Librarians of all the under mentioned libraries for the kind permissions they have granted to use the materials of their respective Libraries, viz., Smt. Hansa Mehta Library of The Maharaja Sayajirao University of Baroda, Library of Indian Institute of Management, Ahmedabad, Library of Sardar Patel University of Vallabh Vidhyanagar, Library of Institute of Chartered Accountants of India, Mumbai, Library of Institute of Chartered Financial Analyst of India, Hyderabad, Library of Indian Institute of Bankers, Mumbai.

Professor I. P. Vyas, Former Head of the Department of Commerce including Business Administration has been a perennial source of personal encouragement to me since the commencement of my work. I place on record my hearty thanks to him for all that he did for me, expertly and selflessly.

I take this opportunity of putting on record my deep gratitude to Professor K. M. Joshi, Faculty of Management Studies, The Maharaja Sayajirao University of Baroda for his affectionate and expert counselling that proved to be immense help to me at every stage of my work.

Dr. A. R. Hingorani, Head, Department of Commerce including Business Administration, silently and subtly observed the progress of my work and engaged in academic discussions from which I got very useful hints for improving my work. I place on record my heartfelt thanks to him.

Professor A. G. Sandhe, Former Head of the Department of Commerce including Business Administration and Shri Pragnesh B. Shah, Faculty colleague and a friend, did not allow me to forget my work and rest. Their constant reminders kept almost on the run. To them, I owe a special debt of gratitude.

My sincere thanks are to my faculty colleagues Prof. S. K. Singh, Prof. J. R. Khedkar, Prof. D. S. Pathak, Prof. M. D. Mohite, Prof. Sanjeev Joshi, Shri M. R. Vyas, Dr. Samir Joshi, Dr. Sharad Bansal, Dr. P. M. Shah, Shri G. S. Patel, Shri Y. N. Parikh, Shri Kalpesh Shah and Dr. Amit Pandya who actively assisted me in various phases and aspects of my work. But for the devoted assistance, I could not have completed my work at all.

Mr. Shamal A. Pradhan, my departmental colleague, provided two-fold service of organizing my data-files, intelligently and doing the necessary referential work during report writing. I heartily record his very useful contribution in my efforts.

I express my special thanks to Vishal Patel, Alpiti Patel and Sheetal Patel, students of the Faculty for helping me in collecting and analyzing the data and for their kind cooperation.

I will be failing in my duty if I do not mention, if not for thanks, at least for record, the immense concern and emotional involvement of my wife, my children and parents. I do not thank them but recollect the experience of their deep affection for me, even now.

Mr. Rahul D. Joshi and Mr. Hiral G. Kansara who laboriously and meticulously typed the thesis promptly and diligently, deserve special thanks.

**Umesh R. Dangarwala**