

ACKNOWLEDGEMENT

This research has been kept on track and been seen through to this stage with the support and encouragement of numerous people. At this juncture, I would like to thank all those people who made thesis possible and unforgettable experience for me.

At this moment, first of all I would like to express my deep sense of gratitude to my guide, **Prof. Amita S. Kantawala**, Department of Accounting and Financial Management, M. S. University of Baroda. This work would not have been possible without her guidance. I successfully overcome many difficulties and learned a lot. I can't forget her hard times. Despite of all ill times, she used to review my thesis progress, give her valuable suggestions and make corrections. She is like a banyan tree for me whose aerial roots give me the freedom to swing in the space within the subject, without letting me fall. I can only say a proper thanks to her through my future work. It is to her that I dedicate this work. I am really thankful to **The Almighty** for directing my way to my guide.

My sincere thanks also go to **SEWA Bank** for offering me the opportunities to complete the data collection. My special thanks go to **Smt. Kashyapi** and **Mr. Nehal** for their helpful suggestions and support. I also want to acknowledge **Smt. Samina**, loan recovery officer (urban area), for supporting me and arranging my field visits in all the areas. My special vote of thanks goes to all hand holders and banks at this of the **SEWA bank** for their tremendous cooperation during the field visit. At last, I want to thank all my respondents for their positive response when I interacted with them during the time of data collection.

No research work is possible without the Library, the centre of learning resources. I take this time to express my gratitude to all the staff members of **Smt. Hansa Mehta Library** for their services and great support.

I would like to thank **Dr. Sumita Shroff**, Department of Accounting and Financial Management, for her timely help, good support and encouragement through out this research work.

I specially want to thank **Dr. Rasila Umaretiya**, my friend, for enlightening me the first glance of research. Her continuous inspiration made me to complete my thesis timely.

I also want to thank my friends Dr. Ksh. Sobita Devi and Ch. Chandbadani Devi for helpful exchange of ideas and the stimulating discussions, for the sleepless nights we were working together and for all the fun we have had during this journey.

I deeply indebted to my special friend Nirzari Gupta for her scholarly guidance, valuable suggestions and constant encouragement at every stage of my research work, without her help this work would not take this shape.

I would like to thank my junior friends Priti, Namrata and Rashmi for their support who always asked me about thesis progress and inspired me to finish this. I also want to thank Nabumasi for her support and cooperation during my stay at hostel.

I will be failing in my duty if I do not acknowledge my sincere thanks to my mother-in-law Shri Hansaben Vachhani, and my brother-in-law Dr. Denish Vachhani for having faith in me and my work. Without their affectionate support and unconditional love, this research work would not be completed within its tenure.

No words to express my deep sense of gratitude to my adorable parents Smt. Jyotsna Pandit and Shri Suresh Pandit. Their endless love, words of encouragement and blessings enabled me to shape my dream. I want to express my deepest gratitude to my elder brother Alap Pandit, his brilliant suggestions always helped me through out this study. I can not forget to thank my dearest Bhabhi, Jayana Pandit for her constant love and care through out this path. The cheerful child Twisha, my niece, whenever, I was burdened with my work, has provided an endless enjoyment and cheer to me, to freshen up my zeal for work.

I am obliged to my beloved fiancé Bhavin Vachhani for his splendid encouragement, love and care. His priceless ideas and suggestions enabled me to complete this work smoothly. He is like a pillar of motivation, without his support I can't imagine myself to complete the journey till date.

To end with, I would like to thank all my well wishers who have knowingly and unknowingly helped me and their wishes helped me for academic enhancement.

Vishakha Pandit