ACKNOWLEDGEMENT

I WISH TO EXPRESS MY SINCERE APPRECIATION AND DEEP SENSE OF GRATITUDE TO PROF. SHRI KIRANKUMAR M. JOSHI, PROFESSOR OF BUSINESS ECONOMICS, FACULTY OF MANAGEMENT STUDIES, M.S.UNIVERSITY OF BARODA FOR HIS VALUABLE GUIDANCE, INCESSANT INSPIRATION, ENCOURAGEMENT, CONSTRUCTIVE CRITICISM AND SUGGESTIONS HE RENDERED THROUGHOUT THE DEVELOPMENT OF THIS THESIS. I AM DEEPLY INDEBTED TO HIM AND I CANNOT ADEQUATELY EXPRESS IN WORDS WHAT I OWE TO HIM.

I WISH TO EXPRESS MY PROFOUND THANKS TO PROFESSOR SHRI M. M. DADI, DEAN, FACULTY OF MANAGEMENT STUDIES, FOR HIS HELP, ENCOURAGEMENT AND SUPPORT TO CARRY OUT THIS WORK. I AM ALSO THANKFUL TO THE STAFF MEMBERS OF THE FACULTY OF MANAGEMENT STUDIES FOR THEIR CO-OPERATION AND HELP.

I ALSO EXPRESS MY PROFOUND THANKS TO SHRI N. N. SHAH, C.A.O., M. S. UNIVERSITY, BARODA FOR HIS GUIDANCE, HELP AND WHOLE HEARTED SUPPORT. I ALSO EXPRESS MY ENDLESS THANKS TO SHRI R. C. PAGEDAR FOR HIS MORAL BOOSTING SUPPORT AND CO-OPERATION.

I AM ALSO VERY MUCH THANKFUL TO VARIOUS INCOME TAX OFFICERS. PARTICULARLY SHRI V. K. MATHUR, D.C.I.T., SHRI R. N. UPADHYAY, C.I.T. (APPEALS) BARODA FOR THEIR ASSISTANCE, UNCONDITIONAL SUPPORT AND ENCOURAGEMENT.

I WISH TO EXPRESS MY IMMENSE THANKS TO SHRI BANKIM N. BHATT & SHRI C. I. DIWAN WHO PERSONALLY TOOK THE TROUBLE FOR ACCOMPLISHING ALL THE NEEDED COMPUTER WORK IN TIME. IN THIS REGARD, I RECORD MY ENDLESS THANKS TO HIM FOR PAINSTAKING AND EXERUCIATINGLY DULL JOB OF TYPING AND RETYPING ON DTP SYSTEM AND M. S. WORD THE ENTIRE THESIS WITH CHARACTERISTIC SINCERELY.

I HAVE NO WORDS TO EXPRESS MY IMMENSE DEBT OF GRATITUDE TO MY PARANTS FOR THEIR ENCOURAGEMENT, INSPIRATION, CO-OPERATION AND HELP SINCE BEGINING OF THIS WORK. WITH THESE FEW WORDS, ONCE AGAIN I EXPRESS MY SINCERE AND ENDLESS THANKS TO ALL THE PERSONS WHO WERE INSTRUMENTAL AND HELPFUL TO ME IN PREPARING THIS THESIS.

BHARDVAJ DHOLAKIA