Acknowledgement

This work would not be possible if my own interest in the investment sub-domain of Finance and aptitude for numbers did not exist, and this has been groomed from childhood by very high caliber teachers in school and college instilling search for knowledge beyond the hard facts. I am grateful to them for their inspiration.

At more concrete level - I would like to thank Dr. Sumita Srivastava – my friend, mentor, research guide and sparring partner – in all things analytical, conceptual, procedural and philosophical. It was only due to her interest in the behavioural domain of consciousness, spirituality and religiosity, that this study in the field was behavioural finance resulted – a blend of soft and hard variables.

I would be forever indebted to Prof. D.K. Banwet, Emeritus Professor, Department of Management Studies, IIT (Delhi) who most kindly accorded his consent to be my research supervisor. Had it not been for his kind approval, constant guidance and support during the journey, I would not have been able to complete this work.

I am extremely thankful to Prof. Sanjeev Swami, Head, Department of Management Studies, Faculty of Social Sciences, Dayalbagh Educational Institute for his expert guidance right from the ideation phase till the final completion. My sincere gratitude to Prof. N.K. Sharma, IIT-Guwahati for his invaluable guidance in understanding and applying statistical tools for data analysis.

My life companion, Mr. Abhishek Nigam has been instrumental in ensuring my sanity during the tough times of the journey and ensuring that I am able to achieve the modalities required for the research, while managing his work-life balance. I thank him sincerely. I would also take up the opportunity to thank my father, Mr. S.P. Misra and my mother, Mrs. Indu Misra, for their encouragement, support and motivation to complete my work. A special token of acknowledgement for my father who helped me immensely in data collection stage. I would like to thank my sister, Ms. Ritu Sinha who has been a source of strength and inspiration. I would like to thank her for motivating me to be painstaking thorough in approach towards goals. I am
thankful to my brother-in-law, Mr. Rajesh Sinha for discussions around the topic, for reviewing the work and for his expert inputs. I would also like to thank my brother, Mr. Gur Prasad Misra, for helping me complete the modalities of the course during admission and subsequently, in every semester. I would also like to thank my colleague, Ms. Puneeta Goel, for proof-reading the work and suggesting necessary modifications; and my colleague, Mr. Manish Mayank for helping me during data collection.

I would also like to thank the expert stakeholders for providing their valuable inputs and to the respondents who willingly participated in the research survey and ensured the success of the study. Without their inputs, this would not have been possible. I would like to thank them all.

And, obviously none of this would have even seen the light of day, when I do not credit the Divine Will of Prof. P S Satsangi Sahab. As is said. “I am just an agent, He is the doer” (I acknowledge compatibilist viewpoint, silently).

Rupali Misra Nigam