ACKNOWLEDGEMENT

Undertaking a research work and completing it within a specified period of time requires immense help and encouragement from near and dear ones. First of all, I would like to acknowledge my deepest gratitude to my Guide - Dr. (Mrs) Chandana Goswami, Professor, Department of Business Administration, Tezpur University for her unbelievable help, valuable advices and suggestions. Thank you, Ma'am!

This thesis could not have been done without the inputs and contributions of many people especially my respected teachers in Tezpur University, who taught me in my Post Graduate programme as well as guided and encouraged me during my research work. In this context, I would like to acknowledge my sincere thanks to my “Sirs” – Dr. Mrinmoy K. Sarma, Dr. Subhrangshu Sekhar Sarkar and Dr. Chandan Goswami, Faculty Members, Department of Business Administration, Tezpur University for their valuable advices and help during the period of my research work. My sincere thanks also go to Prof. Tusar Kanti Bhattacharjee, Retired Principal of Jorhat Engineering College and presently Principal, Girijananda Chowdhury Institute of Management & Technology (GIMT), Guwahati, who is also my teacher, for his encouragement during the final stage of preparation of the thesis.

Special thanks go to all my ex-colleagues - especially Mr. Zakir Hussain, Director, NEF Group of Colleges, Mr. Biswajeet Sarkar, Ms. Kakoli Das Choudhury, Ms. Hema Gogoi, Ms. Upasana Das and many others for their encouragement and support while I was working in NEF College of Management and Technology, Guwahati. I would also like to thank my colleagues of the Department of Business Administration, Girijananda Chowdhury Institute of Management & Technology, Guwahati – 17 for their encouragement.

I am also indebted to many Bank Officers for their help in my research work. To name a few, they are Mr. Utpal Baruah, Mr. Dipak Mazumder, Ms. Anjali Lyngdoh and Ms. Rajni Bala, all from State Bank of India, Mr. Anup Khanna
of Allahabad Bank and Mr. Davis of Federal Bank Ltd. Apart from them, I would like to express my sincere thanks to my cousin Mr. S.K. Dey, an Officer of Bank of Baroda who helped me in the initial phase of my research work.

Last but not the least, I would like to express my sincere gratitude to my parents – Mr. Himadri Deb and Mrs. Nilima Deb for their unconditional love and support, and for everything they have provided me. In fact, whatever little I have achieved so far in my life is due to them. “Thank you Bapy, thank you Ma!” Thanks also go to my brother Dr. Niladri Deb, who has been a helping hand since childhood days. In spite of being busy with his studies as well as professional commitments, my brother tried to help me in the best possible manner he could manage.

Special thanks are also due to all the respondents who helped me to gather the data required in completing the research.

Apart from the above, I would like to express my sincere thanks to the Library staff of Tezpur University for providing necessary reference materials and e-resources. I would also like to thank the staff of IIBM Library and IIE Library for providing necessary support during my research work.

Moreover, it is needless to mention that while I acknowledge and thank all for their support and help in course of my research work, nobody shares any shortcomings of this research. The shortcomings belong entirely to me.

Date: June 6, 2012
Place: Tezpur University, Tezpur.