ACKNOWLEDGEMENT

It is with much appreciation that I acknowledge the outstanding guidance provided by my supervisor/guide Professor R. K. Raul, Head, Deptt. Business Administration, Assam University, Silchar for completion of my research work. It is indeed a privilege to work with him. I would like to mention that his inspirations, encouragement and unconditional supply of wisdom definitely acted as a beacon in my research and made me interested in Finance.

It gives me immense pleasure to acknowledge my heartfelt thanks to the faculty member of Business Administration, Assam University, Silchar, for genuine guidance in analyzing the data of my research study systematically.

A similar feeling is expressed towards my cousin brother Dr. Dibyojoyoti Bhattacharjee, Associate Professor, Department of Business Administration, Assam University, Silchar for providing generous help in statistical analysis.

I also take the opportunity to express my thanks to Dr. K. K. Kakati, Principal, B.H.College, Howly, Mr. N. Goswami, HOD of Commerce, B. H. College, Mr. S. Dasgupta, (Faculty member of Commerce, B. H. College), for their support and cooperation.

I am thankful to the person concerned with the administrative department, Assam University, Silchar, for giving me necessary permission and other facilities to carry out this research.

Thanks are also due to the University Grants Commission authorities for their generous help in extending Minor Research Project grants to me.
I am grateful to my parents Mr. Biswaraj Bhattacharjee and Mrs. Kanti Bhattacharjee for providing the strong foundation I needed throughout this processes by supporting me both emotionally and financially. They were with me in every step of the way and provided the encouragement I needed.

I also thank my wife Mrs. Shampa Bhattacharjee for being extremely understanding and co-operative during the entire period and also for the careful reading and proof checking of the penultimate manuscript.

While utmost care was taken towards the accuracy and authenticities of the work, it goes without saying that I fully shoulder the responsibilities of any inadvertent error that might have crept in.

( Bidyut Jyoti Bhattacharjee )