ACKNOWLEDGMENT

At the outset, I would like to express my sincere thanks and gratitude to my guide Dr. N.C. Das, Former Professor, Head & Dean Faculty of Commerce, Gauhati University, for his valuable guidance, suggestions and constant encouragement to carry out this research work.

I owe a special debt of gratitude to Mr. Manojendra Bhowmik, Former Chairman Pragjyotish Gaonlia Bank for his co-operation and guidance during the entire period of the study.

I am also grateful to Mrs. Arunima Mahapatra, AGM, RBI Kolkata who has helped me a lot by assisting in my work.

I would also like to thank Dr. Hitesh Deka, Principal, K.C. Das Commerce College and all of my colleagues of all departments, K.C. Das Commerce College Guwahati for their help and inspiration for this work.

I am especially grateful to Mr. R.D. Yadav, Chairman AGVB, D. Sharma, R.K. Sharma, D. Bora of AGVB and other officials' of various financial institutions for their valuable suggestions and collection of varied information during my research work.

For very useful comments and suggestions I am indebted to Dr. D. Nagaya Former Director, National Institute for Micro, Small and Medium Enterprises, Yous’ WFGUDA, Hyderabad, Mr. D. Patowary former D.G.M NABARD, Guwahati, Mr. Hemen Bhatta AGM, NABARD Kolkata, Mr. Mrigen Hazarika, Faculty member IIBM, Guwahati, Mr. Ashim Mukhrjee, NABARD Guwahati, Mr. Jatin Nath, Former Principal, J. N. College, Boko, Dr. Samsuddin Ahmed, Senior Lecturer, Chaygaon College, Mr. Bapan Kalita, Lecturer, K.C. Das Commerce College, Dr. Ayekpam Ibemcha
Chanu, Assistant Professor, Assam University. I am grateful to all of them.

I also acknowledge the service and support received from the IBM libraries Guwahati, Deccan Gramin Bank, Hyderabad and NABARD, Hyderabad.

I express my thanks to my wife Chandrima and my son Omkar (Babu) for their encouragement to carry on this research work.

Finally, I am thankful to Mr. Dipul Ch. Kalita and Mr. Ishant Talukdar for rendering their computer service in preparation of this work.

Date: 26.11.2010

Naba Kumar Goswami