ACKNOWLEDGMENT

I have received generous help from many quarters in conducting the research work and in getting all the relevant information from them. I have the pleasure to put on record my gratitude to all of them.

I am profoundly grateful to my distinguished teacher and research guide Dr. Hemkanta Baruah, D. Litt., Professor, Faculty of Commerce, Gauhati University. He, inspite of his multifarious activities, has supervised my research work and has gone through my papers at all stages of data collection, field survey, investigation and examination of primary and secondary sources of materials. He inspired me all through out my work by constantly helping me to improve upon my work. I am really indebted to him and record my gratitude to him.

I am also indebted to all the government and non-government officials specially Superintendent of Post office, Nalbari and Barpeta division, Postmasters of sub and branch offices, chairman of Pragjyotish Gaonlia Bank, Branch Managers of all branches of Pragjyotish Gaonlia Bank, Branch Managers of branches of other banks, Director, NIRD, Guwahati, Administrative officer, R.B.I. Guwahati, Deputy Director of Economic and Statistics, Nalbari, Sri D. Sarma, employee of Lead Bank Office, Nalbari for furnishing necessary informations and valuable suggestions for this work.

I feel obliged to all respected teachers specially Prof. D.D. Bharali, Prof. G.C. Deka, Head of the Department of Commerce, Gauhati University, Prof. N.C. Das, Prof. S.S. Sikidar and Prof. N. Baruah, Faculty of Commerce, Gauhati University for valuable suggestions in carrying out this work.

My esteemed colleagues have been a source of inspiration to me. Mr. D.C. Jain, lecturer, deserves special mention. I am also grateful to Mr.
Ramesh Goswami, Principal, Mr. Ajoy Baruah, Vice Principal and Mr. Manik Ch. Barman.

I am also indebted to my father Sri Uttam Talukdar and mother Sri Purna Prava Talukdar for their unforgettable encouragement and help during the course of my study. I am also grateful to Mrs. Meera Baruah, wife of my respected guide, Rekha Talukdar, my wife and other members of my family, Dilip, Bikul, Subhash, Pranita, Uddhab, Susmita, Dajee, Kartik, Mitali and Kanak Lata Barman, mother in law for their co-operation, help and encouragement to complete the work.

I offer my sincere thanks to my friends Akhil, Girin, Dilip and Abani Das, Brother in law for their valuable suggestions for this work.

I specially thanks to my ex-students Mr. Dilip Das, lecturer, A.C. Thakuria Commerce College, Bijoy Nagar and Kankan Deka for their heartiest encouragement to complete the work.

Finally, I express my sincere thanks to Mr. Gautam Bhagawati, Mohabahu Offset Press, College Road, Nalbari, for computering this thesis.

UMESH TALUKDAR