ACKNOWLEDGEMENT

This work would not have been accomplished without the help of many people. As I acknowledge the help received from different quarters, my only regret is that it is not possible to mention all the names.

I express my sincere gratitude to my research supervisor, Prof. Papori Baruah, who has constantly encouraged and inspired me throughout the years, especially when the going got tough.

I would like to thank the Doctoral Committee members, Prof. Chandana Goswami and Prof. Mrinmoy Kr. Sarma, for their helpful guidance throughout the vicissitudes of the doctoral process.

I would like to thank Prof. Debabrata Das (Head, Department of Business Administration) and Prof. Subhrangshu Sekhar Sarkar (Dean, School of Management Sciences) for their encouragement, insightful comments throughout my Ph.D. period. I am also indebted to all Doctoral Research Committee (DRC) members of Department of Business Administration for their inspiration.

I would especially like to thank Dr. Joydeep Baruah (Associate Professor) and all the faculties of OKD Institute of Social Change and Development for their constant guidance and support. All the training programmes attended there helped me throughout my research.

I wish to acknowledge the help and support of all HR personnel of the selected banks. Your help was indispensable. Special mention has to be made of Himanshu Barman, Assistant Manager HDFC; Anshuman Samantra, Circle Officer Axis Bank, H.M. Routray, Human Resource Manager, Canara Bank.

I am specially (and dearly) indebted to my father, Mr. Santosh Kumar Chomal, who has fiercely supported me in my endeavour, at times making light of my woes and at times with his compassionate silence, but always, always being the rock by my side.

I am grateful for the support of my family who patiently stood by me, never wavering in their support; to my mother, Mohini Chomal; my uncle, Kailash Sharma; my aunt, Sharda Sharma; my sister Nirmi Sharma; my brother Damodar Sharma; my sister in law Deepa Sharma; and my brother in law Krishan Sharma. I would like to express my
heartiest love to Ashish, Anuj, Soumik, Harshita, and Priyanshi for making lots of fun and happiness in my life.

A special thanks to all my friends and co-research scholars. Anindita, Chiko, Hasnahana, Mithu, Nandini and Rumia, without your suggestions, encouragement and occasional scoldings, life would have been much simpler and rather dull.

And lastly, I would like to thank lord Ganesha and Balaji for their blessings throughout!!

Place: Tezpur

Dated: 30th June 2014

(Nitu Chomal)