

## **Acknowledgement**

On completion of the present work, I take this opportunity to express my sincere gratitude to my research guide Prof. Jaynal Ud-din Ahmed, Head, Department of Management, North-Eastern Hill University (NEHU), Tura Campus, Tura, Meghalaya, for his invaluable guidance, suggestions and cooperation throughout my research period, without whose untiring effort the work would have not been achievable.

I am having this opportunity to express my admiration to Prof. G. Singaiah, Deptt. of Management, NEHU, Tura Campus, Prof. S.S. Khanka, National Institute of Financial Management, Faridabad, Prof. R.K. Raul, Deptt. of Management, Assam University, Silchar, Prof. N. B. Dey and Prof. D.K. Pandiya, Assam University Silchar, Prof Sujit Sikidar, Gauhati University and Dr. E. Nixon Singh, Mizoram University.

The academic encouragement received from Dr. Md. Mortuja Hussain, Principal, N.C.College, Badarpur, Dr. S.U.Choudhury, Cotton College, Gawahati, Mr. J.A.Tapadar, Sri. S.K. Dey and Mr. A. Pegu; N. C. College, Mr. Masuqur Rahman, Karimganj College are gratefully acknowledged. I am also deeply owed to my colleagues and friends for their support and cooperation in various stages of this work, without whose support this work may ever see the light of the day.

The work would not have been proficient without the organized support rendered by the officials of Central Library, NEHU, Shillong, NEHU-Tura Campus Library, Central Library of Assam University, K.K. Handique Library; Gauhati University, North Eastern Institute of Bank Management (NEIBM), Reserve Bank of India; Guwahati and also NEC library; Shillong. I am indebted

a lot to the officials of Lead Bank Office, United Bank of India and Zonal Offices of Individual banks in the districts under consideration, who helped me extremely by providing informations. I particularly express thanks to Mr. Uday Sankar Bhattacharjee, the Lead District Manager, UBI, Karimganj, and the branch managers and staffs of the banks for their free-handed help in procuring the required data relating to the various aspects of bank's performance.

Lastly, I am beholden to my parents Alhaj Abdul Basit Choudhury and Alhaj Sajeda Begum Choudhury for their constant support in my academic hobby. In the same measure, I am extremely obliged and indebted to my brothers Mahammad Abdullah and Oliullah Choudhury, my sister Nasima Begum Choudhury and other family members for their uninterrupted inspiration in my research work. I am appreciative to my wife Monoja Begum Choudhury, my son Saihaan Hedayat Choudhury and my lovely nephews and nieces for their intangible sacrifices, all round support and encouragement during the course of my research.

Date: 29<sup>th</sup> June, 2012

(Hedayatullah Choudhury)