

**SERVICE QUALITY GAP IN STATE BANK OF INDIA AND  
UNITED BANK OF INDIA: A COMPARATIVE STUDY  
WITH REFERENCE TO CACHAR DISTRICT OF ASSAM**

*A Thesis Submitted to Assam University, Silchar in Partial Fulfillment of the  
Requirement for the Degree of Doctor of Philosophy in Commerce*

*By*

**Biswajit Paul**

*Ph.D. Registration No. : Ph.D/2011/12, Date: 27.09.2012*



DEPARTMENT OF COMMERCE  
MAHATMA GANDHI SCHOOL OF ECONOMICS AND COMMERCE  
ASSAM UNIVERSITY  
SILCHAR- 788011, INDIA  
2017