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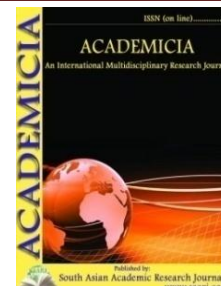


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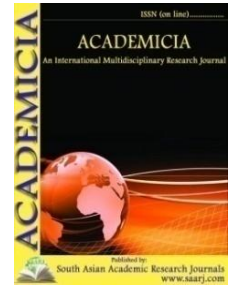
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**STATUS OF PANCHAYAT MEMBERS IN WEST BENGAL:
A MICRO LEVEL STUDY**

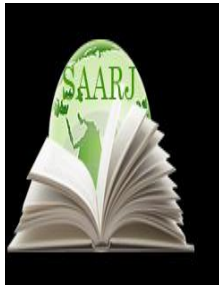
Dr. Lawrence Gomes*; Prof. Samita Manna**

*Research Associate,
Indian Institute of Management Calcutta,
Joka, Kolkata, India.

**Vice Chancellor,
Sidho Kanya Birsha University,
West Bengal, India.

ABSTRACT

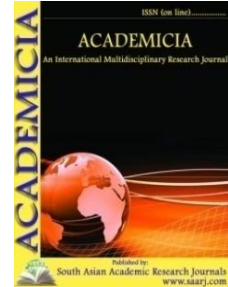
Planning exercise had been done at the central level which resulted in large scale demands of the people unmet. Since independence, the centralized planning has achieved tremendous results in macro economics of this country and yet the rural realities have not been changed drastically towards achieving development. Still people are living in sub-human living conditions in the rural and urban areas. In-order to provide basic facilities, to make use of the facilities to growth and to bring economic activities planning, exercise has to be done at the micro level. This exercise had been thought of many times in independent India. Whether planning institutions could be created at the bottom either at the block level or at the district level.



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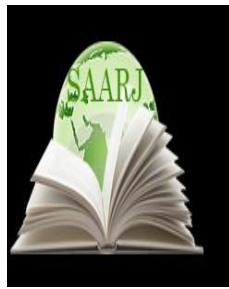
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**VOCATIONAL INTEREST OF ADOLESCENTS IN RELATION TO THE
SOCIO-ECONOMIC STATUS****Zeshan Haider*; Sanjay Chandwani**; Suman Rani*****

ABSTRACT

The change of vocational choice frequent in the period of adolescence. Youth makes career choice and multiplicities of factors influence their vocational interest. Among them socio-economic status is the most important factor and the present study is an effort for the assessment of Vocational Interest of Adolescents in Relation to Socio-Economic Status. The present study is descriptive in nature. In the present study, a sample of 200 school students of 12th class (100 boys and 100 girls) of Sangrur district only, was taken. Schools were selected randomly from Sangrur district only. Students were selected from different schools on the basis of incidental sampling method. In the present study Vocational Interest Record (VIR) by Dr. S.P. Kulshrestha and Socio Economic Status Scale (SESS) by Dr. Meenakshi was used. Data was collected and score were statistically analyzed with the help of t-test, coefficient of correlation, Standard Deviation and Mean and result show the insignificant difference between the vocational interest and socio economic status of male and female adolescents. t-value of rural and urban adolescents' socio economic status was also calculated and insignificant difference found in them. t-value of vocational interest of rural and urban adolescents indicate the significant difference on the dimensions of executives, commercial, constructive, artistic and agriculture.

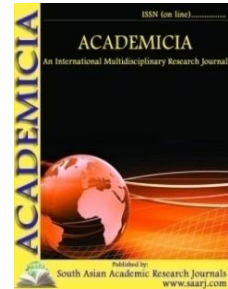


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AWARENESS AND SATISFACTION OF CONSUMER REGARDING TO CONSUMER PROTECTION ACT IN HARYANA

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Maharaja Surajmal Institute,
GGSIU University,
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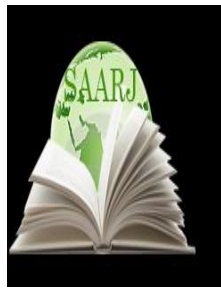
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ABSTRACT

India is a developing country. Vast sections of its population socially and economically backward, consumer protection had to be seen as an integral part of socio-economic development and the broader objectives of promoting and developing the country along the lines envisaged in our constitution. It recognized that in business transaction with consumers unfair practices are widespread. The ignorant consumer is no match for the businessman and all his resources. It also recognized that the consumer is not only one who purchases goods for use but is also a purchaser of services even those provided by the government.

Keeping all things in view, the need to protect consumer's right was felt and the Consumer Protection Act, 1986 was enacted. Its aim is to promote and protect rights of the consumer. The consumer Protection Act is a landmark legislation to provide justice and redressal of grievances of the consumers in a cheap, speedy, simple and effective justice and redressal of grievances of the consuming and cumbersome procedure. The Act thus aims to protect the economic interest of a consumer as understood in commercial sense as a purchaser of goods and in the larger as of user of service. To provide for better protection of the interests of the consumers and for that purpose provisions are made to establish consumers councils and other authorities for settlement complaints.

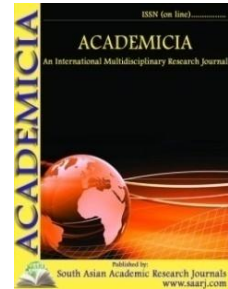
KEYWORDS: Consumer Protection Act, Awareness, cases, Satisfaction etc.



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**RELATIONSHIP BETWEEN PRICES IN COMMODITY MARKET AND
EQUITY MARKET: A CASE OF STEEL INDUSTRY****Prof. Rajyalakshmi*; Dr. Laila Memdani**; Kriti Kumari*****

*Assistant Professor,
IBS,
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**Assistant Professor,
IBS,
Hyderabad, India.

***Student,
IBS,
Hyderabad, India.

ABSTRACT

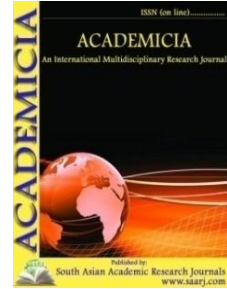
There has been a rapid expansion in the commodities market in the recent past due to the sharp rise in appetite of institutional investors or financial institutions for commodities for asset management purpose. Commodities markets are demonstrating an ever-increasing volatility due to structural shifts in supply and demand sides leading to wide price swings. The article attempts to examine the relationship between the steel price in commodity market and equity price of steel industries. The article also attempts to examine association between CNX metal index with spot market steel price, spot market commodity metal index and Nifty index. The method used is primarily regression analysis. It has been found that the variables individually are having comparatively lesser impact on CNXMIR but jointly they are explaining 73% of total variation.



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**FROM MULTICULTURALISM TO SUB-REGIONALISM:
SAMBALPUR IN THE STATE POLITICS OF ODISHA****Artatrana Gochhayat***

*Assistant Professor,
Sree Chaitanya College,
Habra, West Bengal, India.

ABSTRACT

Conflicts may arise in multicultural societies due to minority groups demanding not only retention of their primordial identities, but also acceptance into the larger society. The growing regional disparities in India, arising out of language, religion, caste, tribe and socio-economic underdevelopment, have generated stress between the majority and minority groups. This has posed a new set of issues for multiculturalism, whose principal presumption is that conflicts emerge within societies primarily due to the minority groups feeling excluded in terms of benefitting less than the majority group from the overall process of socio-economic development. In the context of multiculturalism, the categories of majority and minority are related to issues of cultural discrimination and marginalization due to the kind of public endorsement each receives as expressed in national public culture. It is in this context that the paper tries to draw a link between multiculturalism and sub-regionalism and its resultant impact on the state politics of Odisha. An attempt has also been made in this paper to examine how far and to what extent sub-regionalism, despite the existence of many other multicultural elements, pose a grave challenge to the state politics of Odisha, along with some suggestive measures and policies.

KEYWORDS: Multiculturalism, Sub-regionalism, State Politics, Sambalpur, Cultural Identity.

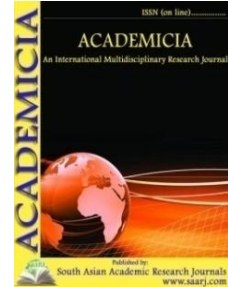


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PERFORMANCE APPRAISAL SYSTEM OF PEOPLE'S BANK AND BANK OF CEYLON IN VAVUNIYA DISTRICT

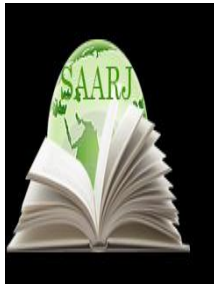
Mr. Sivapragasam Sivanenthira*; **Mrs. Sabina Dineshkumar****

*Assistant Lecturer,
Faculty of Management Studies and Commerce
University of Jaffna,
Sri Lanka.

**Assistant Lecturer,
Faculty of Management Studies and Commerce
University of Jaffna,
Sri Lanka.

ABSTRACT

This research is based on "Performance Appraisal system of People's bank and bank Of Ceylon in vavuniya District In the competitive world, in any organization employees are very important factors in order to achieve goals and objectives of the organization. So that nowadays the firms need employees who are committed to their firms. Performance Appraisal system are used by the employers and organization to make desirable changes in employee motivation and customer satisfaction. Here we will consider correct appraisal by the manager, Better communication between manager and employees, appropriate appraisal, Employee's satisfaction, Achievement of goals Higher performances, co-operation, willingness of responsibility, challenging work and growth in job areas employee motivation. we have reached the conclusion that high level of performance Appraisal system leads to high level employee motivation and customer satisfaction. We hope this research would benefits the banks as well as other organization. Eventually we believe that this research would provide awareness to develop knowledge in applying theories.

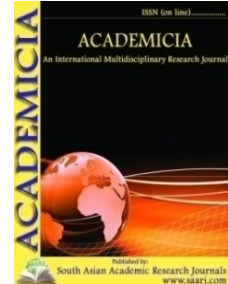


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WOMEN, EMPLOYMENT AND FAMILY BALANCE

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*Senior Lecturer,
Department of Social Sciences,
Sabaragamuwa University,
Belihuloya, Sri Lanka.

ABSTRACT

There was a great cordial interrelationship between women role and family in past traditional society. But Women contribution to the economy of the family is a major component in today. Women are not marginalized to the domestic works because of the access of higher education in Sri lanker. Main objective of this study is to understand how women balance family and employment in sociological aspect. As the specific objectives of this study were to understand educational and economic achievement gained by women, to understand all responsibilities of women towards family, to recognition negative results balancing both fields, to understand alternatives and fair management to avoid role conflict of the women of these two fields and understanding satisfaction or non satisfaction by doing a job by women also been considered from this study in a sociological point of view. This study used purposive sampling method and selected only 60 women from several institutions related to dual career families for the sample. Both primary and secondary data were used by this study. This study found majority of women were with low stress when they manage the family. The study identified there was a positive contribution of the employed mother to their children's education. Good relationship of both wife and husband to the domestic works and making social relations was a significant of this study. According to this study it found that majority of women were satisfied with both employment and domestic works not only doing single domestic task. There is a good and proper savings maintained by women. Economical issue was the main cause for family troubles of the dual career family and mostly women taken assists from husband, children and parents to manage their day today works.

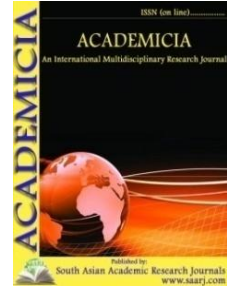
KEYWORDS: *employment, family balance, women, dual career family.*



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**A STUDY ON THE FACTORS OF ONLINE SHOPPING BEHAVIOR****Ms. Laxmi***

*Research Scholar,
Department of Commerce,
Delhi University,
India.

ABSTRACT

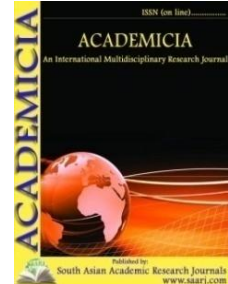
The advent of World Wide Web made the online shopping popular. There are many factors which influence the online shopping decision. This paper aim is to analyze the factors of online shopping and online shoppers in terms of demographics. Questionnaire was sent to Indian Consumers. The study results that youngsters prefer to buy apparels and electronic goods more through cash on delivery, especially men as compared to women. Lack of security and network reliability become the major obstacle to online shopping.



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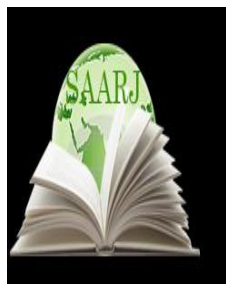
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**A REVIEW PAPER ON GPU-BASED 3D-CT IMAGE RECONSTRUCTION****Ashutosh A P*; Aveen M**; Asst. Prof Kendaganna Swamy******Department of Instrumentation Technology,
RVCE, Bengaluru, India.**Department of Instrumentation Technology,
RVCE, Bengaluru, India.***Assistant Professor,
Department of Instrumentation Technology,
RVCE, Bengaluru, India.**ABSTRACT**

CT imaging in interventional and minimally-invasive surgery requires high-performance computing solutions. Three dimension Computed Tomography (CT) reconstruction is computationally complex. Reconstruction of CT images is possible using, Application Specific Integrated Circuit (ASIC) or Field Programmable Gate Array (FPGA), but they are expensive, inflexible and not easy to upgrade. In recent years, GPUs have become an increasingly popular tool in computed tomography (CT) reconstruction. The modern Graphics Processing Unit (GPU) with its programmable hardware architecture, suitable for pipelining and high levels of parallel processing increases computational throughput, and provides off-the-shelf and effectively scalable solutions. This paper basically reviews the different performance optimization techniques for a GPU-based filtered-back projection reconstruction implementation using FDK algorithm.

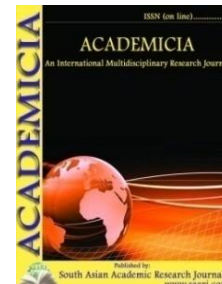
KEYWORDS: *Computed Tomography, GPU, FDK algorithm, filtering and back-projection.*



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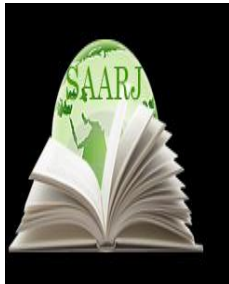
**IMPACT OF SWASHAKTHI PROGRAMME ON LIVELIHOOD
SECURITY OF DALIT WOMEN: A CASE STUDY OF BANGALORE
RURAL DISTRICT****Dr. P. N. Narayanamma***

*Principal Investigator,
UGC Minor Research Project,
Department of Economics,
Government First Grade College,
Malur, India.

ABSTRACT

In order to develop and empower Dalit women, the government has been formulating policies and programmes, which have been operationalised through five year plans since independence. A review of the policies and programmes is undertaken during and at the end of each plan period while preparing plan documents. Such a constant review, based on evaluation and studies conducted on government initiated women development and empowerment programmes, and the successful programmes of civil society organisations within and outside the country. Micro finance programmes are expected to make a significant contribution to poverty alleviation and empower the members in economic, social and political spheres. These programmes are also expected to become increasingly self-reliant and independent of donor funds. With this background, the study seeks to examine the functioning of micro-finance programmes supported under Swashakthi Programme, and analyze economic benefits (improvement in livelihoods and access to resources) and social benefits (improvement in knowledge and participation) of the Dalit women in Bangalore Rural district.

KEYWORDS: *Livelihood, Swashakthi and Self Help Groups.*

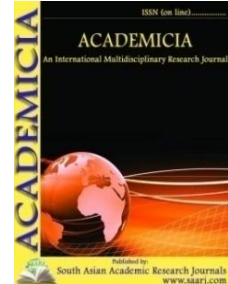


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SRI AUROBINDO'S SAVITRI - A CRITIQUE

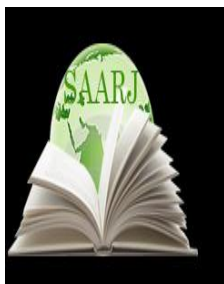
*Sujata Chakravorty**

*Associate Professor & Head,
Department of English,
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Nagpur, Maharashtra, India.

ABSTRACT

Nothing could hold back Rishi Aurobindo from his quest for soul or dissuade him from becoming a world famous poet; a poet who understood human psyche, who realised inner being of human beings, who seriously thought of well being of human beings. Sri Aurobindo himself on his epic poetry Savitri, has opined, "I used Savitri as a means of ascension. I began with it on a certain mental level, each time I could reach a higher level I rewrote from that level... In fact Savitri has not been regarded by me as a poem to be written and finished, but as a field of experimentation to see how far poetry could be written from one's own yogic consciousness and how that could be made creative". Savitri of Sri Aurobindo is depicted to overcome the ills of the earth to save Satyavan. She does this by overcoming the limitations of life including conflict, duality, pain, darkness, etc. Savitri is the divine word, daughter of the Sun, goddess of the supreme truth, who comes down and is born to save. Sri Aurobindo is also credited with offering a few plays in verse. These plays boast of characters, mythical and historical who belong to different countries.

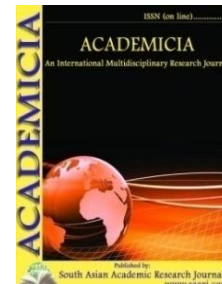
KEYWORDS: *Consciousness, Creation, Epic, Human, Inner, Savitri, Mysticism, Psyche, Spiritual, yoga.*



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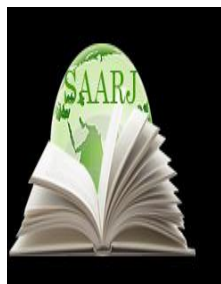
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**DESIGNING A MODEL TO PROMOTE THE POLICY
IMPLEMENTATION CAPACITY BASED ON NETWORK
GOVERNANCE BY INTEGRATED METHODOLOGY
(CASE STUDY: THE SOCIETY OF SCIENCE AND TECHNOLOGY
POLICY IN WEST AZERBAIJAN)****Morteza Piri*; Mehdi Alvani**; Hasan Zareee Martin***;
Hasan Danayi Far****; Zare********Ph.D Student,
Tehran University,**Professor,
Alame Tabatabaee University.***Professor,
Tehran University.****Associate Professor
Tehran Tarbiat Modares University.*****Associate Professor,
Tehran University.**ABSTRACT**

This study aims to designing a model to promote the policy implementation capacity based on network governance by integrated methodology and study it in Iran science and technology policy case study: the society of science and technology policy in West Azerbaijan which in turns was able to overlap the probable lacks of previous researches by representing a modern and comprehensive model that had a minor point of view on each of the factors. At the first stage of this research, a prototype was designed after conducting first studies and considering the theoretical framework and interviewing with professionals with a qualitative methodology (Delphi) (Kendal's Harmonic coefficient 0.7). According to this case the independent variable i.e. the policy implementation capacity is prioritized considering aspects like competence, dependence and coherence respectively and the dependent variable i.e. network governance is ranked regarding organizational, behavioral and environmental factors respectively by referees and was approved and agreed upon in the forth steps. The obtained model was examined by carrying out case studies in policy society in order to consider the multiplicity in study, and elevate the validity of results and achieve study goals. Factor analysis approved the final model

except in some trivial cases in small scales. Then along with investigating the status of each of the variables and aspects a Wilcoxon method and sign test and to analyze the process of model a structural equations model was applied which demonstrated that network governance has a significant and positive effect on the policy implementation capacity with the certainty of 99% ($E=0.56$) and grace indexes of conceptual model in this study are in an acceptable level.

KEYWORDS: *The capacity of policy implementation, network governance, integrated methodology.*

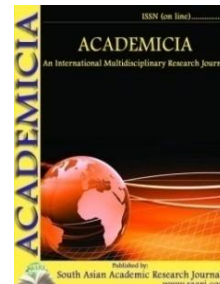


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ENGLISH HUMOR, A HALLMARK OF A TEACHER'S COMPETENCE

Shailaja Trivedi*; Dr Mrs Jaya Tiwari**

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Chhapora, Raipur (CG), India.
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ABSTRACT

Humour is an effectual gizmo in teaching second language and a learner in such a classroom is not afraid to take risks and use second language for expression. In a language classroom students are applauded and eulogized for their efforts by a witty teacher who appropriately corrects the botches and instills confidence in each student so as to teach the second language. This paper studies the aiding of humour in language classrooms, the impact of humour on ethnicity and classroom dynamics, how a mirthful teacher becomes the favorite of all her students and the styles of humour in the English Classrooms.

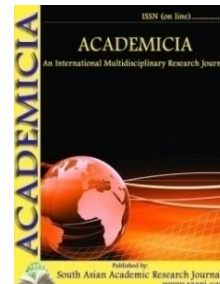
KEYWORDS: *effectual gizmo, eulogized, ethnicity, classroom dynamics, mirthful.*



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**PRO-SOCIAL BEHAVIOR OF HOSTELLER AND NON-HOSTELLER
BOYS AND GIRLS (8-12 YRS)****Narang.D*; Neelam**; Susan Oomen*****

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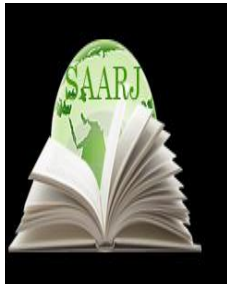
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ABSTRACT

To study the pro-social behavior among children (8-12 yrs) a purposive sample of 60 hostellers and 60 non- hostellers from three schools of jaipur and Banasthali districts were assessed. A scale on pro-social behavoor was prepared which comprised of 20 situations under four major categories, each category consisted of 5 situations. Mean, standard deviation, t-value s calculated to determine significant difference between both the groups (hostellers and non hostellers). Findings indicated no significant difference between the pro-social behavior of hostellers and non- hostellers in general. Sex differences were found in pro-social behavior indicating that hosteller girls are more matured and scored higher on pro-social behavior scale than hosteller boys. No significant differences were found in level of pro-social behavior among non -hosteller boys and non hosteller girls.

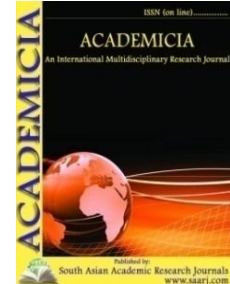
KEYWORDS: *Gender Differences, Hostelller, Non-Hosteller, Pro-Social Behavior.*



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**CHINESE INFLUENCE IN SRI LANKA ON THE ASCEND:
IMPACT ON INDIAN GEO-STRATEGIC INTEREST****K. T. Ganeshalingam*; Prof. P. Moorthy****

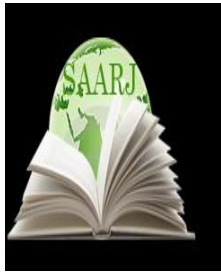
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ABSTRACT

Over the last two decades, in the diplomatic ties between China and Sri Lanka, China has emerged as a vital force in Sri Lanka's military, economic, political and social development. In the contemporary arena, the perceivable reason for Sri Lanka to intensify its affinity to China as a dependable, friendly country is largely due to the hostile approach of the USA and its western allies, particularly sequel to the internecine conflict. As opposed to this situation, China granted huge and generous military and economic covenant free aid to Sri Lanka. Despite the aim of Sri Lanka is claimed to be development orientation, India, being its closest neighbour, views these moves with suspicion and apprehension. The India-Sri Lanka ties have waned to a tenuous bond, while China-Sri Lanka ties have become very strong and important. Sri Lanka, since it gained independence, was part of the geo - political interests of India. In order to free itself from its perceived yoke (India) for a long time, Sri Lanka had established close relationship with the western countries. However, when western countries made policy shifts and placed increased conditions on the economic aid, Sri Lanka gradually began to distance itself from the west. This coincided with China's prosperity and its 'soft approach'. Against this backdrop, this proposal aims at containing the growing influence of China on Sri Lanka, and analyse its impact on Indian Geo-strategic interests. This study is divided into nine sections, viz., introduction, political cooperation, economic cooperation, trade relations financial assistance, military cooperation, India's geo-strategy and conclusion.

KEYWORDS: Defence, Diplomatic, Geo-strategy, Influence, String of Pearls and Win-win-strategy. Economic co-operation.



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CLOUD COMPUTING

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ABSTRACT

Cloud computing promises to increase the velocity with which applications are deployed, increase innovation, and lower costs, all while increasing business agility. As a metaphor for the Internet, "the cloud" is a familiar cliché, but when combined with "computing," the meaning gets bigger and fuzzier. Cloud computing comes into focus only when you think about what IT always needs: a way to increase capacity or add capabilities on the fly without investing in new infrastructure, training new personnel, or licensing new software. It encompasses any subscription-based or pay-per-use service that, in real time over the Internet, extends its existing capabilities. It allows supporting every facet, including the server, storage, network, and virtualization technology that drives cloud computing environments to the software that runs in virtual appliances that can be used to assemble applications in minimal time. This paper discusses how cloud computing transforms the way we design, , and deliver applications, and the architectural considerations that enterprises must make when adopting and using cloud computing technology. It is a better way to run your business. Instead of running your applications yourself, they run on a shared data center. Cloud Computing has generated a lot of interest and competition in the industry. With the emergence of new Cloud Providers, identifying one that best suits the business needs of an enterprise is a challenging and difficult task. Each of the Cloud providers have their own set of pricing, billing, flexibility, support and other important parameters in their model of computing the service. Cloud computing is broken down into three segments: "applications," "platforms," and "infrastructure." Each segment serves a different purpose and offers different products for businesses and individuals around the world. A paradigm shift to cloud computing will affect many different sub-categories in computer industry such as software companies, internet service providers (ISPs) and hardware manufacturers. Finally, cloud applications don't eat up your valuable IT resources. This lets you focus on deploying more applications, new projects, and innovation. Cloud computing is a simple idea, but it can have a huge impact on your business.

KEYWORDS: Introduction, Architecture, Key Characteristics, Types, Issues, Conclusion.



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MALE CONTRIBUTORS TO FEMINISM

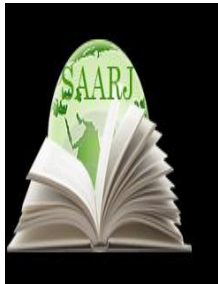
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ABSTRACT

Feminism is one of the strongest movements that has emerged in the twentieth century. Probably it is one of the few movements that has affected the lives of human beings all over the world. While all other movements were concentrated in small geographical areas, it is one movement that has made its presence felt everywhere. It is very clear that the feminists have utilised the theories proposed by males to make their points clear: Freud's psychoanalysis, Marx's Marxism and Derrida's deconstruction to name a few, there have been males who have contributed to the development and growth of feminism. The current paper is an attempt to throw a light on the works of three males who made immense contributions to the theory of feminism in its inception.

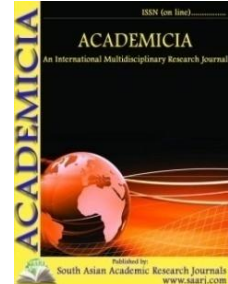
KEYWORDS: *Feminism, Mill, Laclos, Tennyson, subjugation, patriarchy.*



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**LATEST TRENDS IN NON-BANKING FINANCIAL INSTITUTIONS****Amit Kumar*; Anshika Agarwal****

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ABSTRACT

In our Economy, there are two major Financial Institutions, one is banking and other is Non-Banking. The Non-Banking Financial Institutions plays an important role in our economy as they provide financial services on wide range, they also work to offer enhanced equity and risk-based products, along with this they also provide short to long term finance to different sectors of the economy, and many other functions. This paper examines the latest trends in Non-Banking Financial Institutions. This paper analyzes the growth and enhanced prosperity of financial institutions in India.

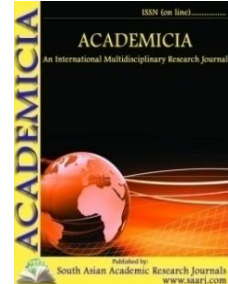
KEYWORDS: *Non-Banking Financial Institutions, Latest Trends.*



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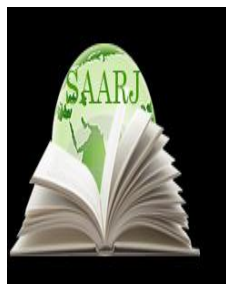
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**SELF AND OTHER IN ASSIF CURRIMBHOY'S GOA:
A POSTCOLONIAL STUDY****Dr. Reman Kumari***

ABSTRACT

This paper depicts the dichotomy between the self and other by showing colour differences as a parameter of the racist analysis in a post colonial atmosphere. Colour has been regarded as a big signifier for racial identity. The people of India were discriminated on the base of colour. The paper describes how the whites who declared themselves superior and mighty because of their distinctive colour of skin treated the coloured people. The coloured people were ill-treated. The whites are the representatives of the educators, authority ruling class, and religiously and aesthetically superior group.

KEYWORDS: *Aesthetically, Dichotomy, Discriminated, Representative, Superior.*

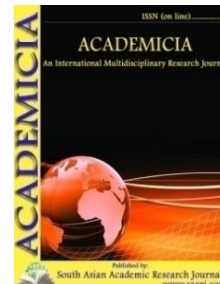


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CHANGING ATTITUDE TOWARDS PHYSICAL EDUCATION AND YOUTH LIFESTYLES

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ABSTRACT

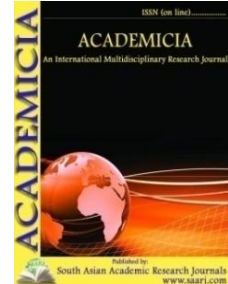
Today the technology has changed life style of man largely and it will continue to do so. Physical work of person living in very fast lifestyle and pushbutton technology has become negligible. Things that were produced by labors system, have been replaced by machines. Due to this reason man of today losing health and happiness. People becomes idle and dependent on technology. Obesity is the biggest issue now a day. Many invention have been made by the medical science. They invent to cure the person after they become ill. Not all the persons attached to respective field should be inactive. On the contrary, they should be active to ensure that they may not be ill. We always say- 'Prevention is better than cure'. We should concentrate on contributing factors of physical-happiness.



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**REVIEW OF LITERATURE ON HR PRACTICES IN BANKING
SECTOR IN INDIA****Esha *; Dr. Bimal Anjum****

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ABSTRACT

Presently the competition was going on sky high in banking industry. Merely tough competitors can persist under these prompt changes. Every single bank wished to face this situation and emerge as victorious, but it was not as easy as one could imagine. But this could be possible somewhat if a desire to work altogether for transformation was made. Fast moving and complex world of new techniques & skills had forced banks to consider it and to adjust themselves to the changing banking environment. There was a requirement to advance competencies i.e. skill, knowledge and approach among the bank employees to make them more appropriate to the altering circumstances. Since every human being had potential to do remarkable things, and to support him to understand, develop and utilize his/her potential, bank should provide them knowledge and emerging climate as well as prospects. And this was possible only if efficient and effective Human Resource Practices, which would maximize value and minimize cost within the organization, should be applied. But there was no single practice to which all organizations should aspire, but to some extent each firm must have a distinguishing Human Resource Management System that represents core competencies required for the survival and sustainability for that particular organization. Best for one firm may not be best for other. Best technique applied last month may not be best for today. Hence in this present competitive world, management of human resources had been a matter of crucial determination of success for the banking industry. Better management of human resource had been more earnestly felt as a vital, in recent decade as before. Thus, with a view of inevitability of Human Resource in banking sector, the aim of this study was to examine HRM Practices followed by public & private sector banks & to provide some suggestions.

KEYWORDS: *Human Resource, HR Practices, Public & Private Sector Banks, suitability & survival, performance & productivity*

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
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