# Index

1. "INDIAN PRIVATE SECTOR BANKS" IN THE ERA OF PERFORMANCE  
   **Author:** Dr. Sagar R. Dave  
   **Institution:** Assistant Professor, Department of Accountancy, JG College of Commerce, Ahmedabad  
   **Pages:** 2-19

2. Knowledge Process Outsourcing and the Use Of English: Indian Export to the World  
   **Author:** Dr. Preeti Oza  
   **Institution:** Dept. of English, St. Andrew's College- University of Mumbai  
   **Pages:** 20-27

3. Humor and Being Friendly: A Study of Teachers' Verbal Communication in Higher Education  
   **Author:** Prof. Sheewani Ahluwalia  
   **Institution:** Sinhgadh College of Commerce, University of Mumbai  
   **Pages:** 28-34

4. Various Sources of Internet for the Quality Enhancement in Higher Education  
   **Author:** Dr. Rupal S. Patel (H.O.D. English), Shree Meghmani Parivar  
   **Institution:** and Shree Bhailalbhai A. Patel (Detrojwala) Umiya Arts & Commerce College for Girls, Sola, Ahmedabad  
   **Pages:** 35-44

5. Rethinking Secularism: Sacred and Profane in Rahi Masoom Reza's Topi Shukl  
   **Author:** Dr. Radha S. Gautam, Associate Professor, S. B. Garda College, Navsari-Gujarat  
   **Pages:** 45-57

   **Author:** Dr. Swati Dave, Senior Lecturer, Department of Accountancy & Management, Narayan College of Commerce, Ahmedabad  
   **Institution:** Dr. Sagar R. Dave  
   **Institution:** Assistant Professor, Department of Accountancy, JG College of Commerce, Ahmedabad  
   **Pages:** 58-77