

Editorial

Dear Readers

Eradication of illiteracy from the society has always been an agenda of discussion at academic as well as political level. The fruitful result of such kind of discussion can be witnessed in the existence of newly established five Pandit Deendayal Upadhaya Adarsha Mahavidhyalaya in five different districts of the state of Assam. The Department of Higher Education, Government of Assam and the Ministry of Human Resource Development, Government of India under the holistic developmental scheme of Rashtriya Uchchatar Shiksha Abhiyan (RUSA) established these model degree colleges in 2017 with the objective of enhancement of literacy rate in those districts and empowerment of the enrolled students as well. Pandit Deendayal Upadhaya Adarsha Mahavidhyalaya, Tulungia is one of those five model degree colleges, situated in the district of Bongaigaon.

It is a great feeling of euphoria to extend congratulations to all the stakeholders of Pandit Deendayal Upadhaya Adarsha Mahavidhyalaya, Tulungia because it has come up with its first official publication of journal. I am profusely privileged to serve as the Editor of PDUAMT Business Review, the official publication of the institute.

The paramount objective of PDUAMT Business Review is to disseminate information and knowledge about contemporary issues pertaining to accounting, management, economics and other allied areas of commerce. In this direction, the current issue of the journal presents a total number of ten research papers featuring the contemporary business issues, *viz.*, service quality gap and customer satisfaction of banks, low cost branding techniques for entrepreneurs, risk management and corporate governance, corporate social responsibility practices of banks, role of micro, small and medium enterprises in Indian economy, consumer awareness and perception towards green marketing and banking reforms, particularly, implementation of Basel II Norms. Besides, the current issue also includes two international papers, *viz.*, probable consequences of the revised Directive on Payment Services in EU countries and the impact of service quality on customer satisfaction of public bank in Bangladesh.

I, on behalf of the Editorial Board, would like to thank to all the authors who have contributed their immensely valuable papers for the present volume. I look forward to coming up with more such valuable research papers in future for our prospective readers. Suggestion and feedback are expected from readers as PDUAMT Business Review strongly beliefs in tenacious and comprehensive quality improvement.

Dr. Nitashree Barman
Editor