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<u>A Word from the Editor</u>

It gives us a great sense of pride to come out with the Volume no 4, Issue No. 3 of "4D International Journal of Management and Science" comprising various facets of emerging issues in management.

It is a humble Endeavour from our side to deliver our readers with refurbished and astute knowledge aiming at modernizing the readers with the on-going and futuristic trends imparting a sense of sharing and knowledge inculcation. We have tried to cover various aspects in the areas of finance, information technology, Human resources, marketing and general ethics in management to make it wholesome and interesting for all specialization seekers.

We extend our indebtedness to our dexterous researchers and writers for their commendable inputs in short time and hope that we would continue to get their co-operation in future too. We have the honor of publishing papers/articles from all geographical areas across the world to incorporate ideas from all sections of society. We hope our readers will find the articles interesting which will render our effort meaningful and give us a sense of moving in the right path.

Chief Edítor