



**4DIJMS:VOL.-6,ISSUE-1, JULY-2015**

**CHIEF EDITOR**

**PROF. ASHOK K. SINHA**  
( NEW DELHI. INDIA )

**DY. CHIEF EDITOR**

**PROF. NISHA SINGH**  
( NC. USA)

**ASSOCIATE EDITOR**

**PROF. D.M.MAHAPATRA**  
( ORISSA.INDIA )

## **EDITORIAL BOARD**

**Dr. Robert Pelligino, MBA Director  
Florida Memorial University, USA**

**Dr. Prashant Kumar Sahoo-  
Vice Chancellor  
Utkal University, Bhubaneswar, India**

**Dr. A Kumar (Ex Prof. Harvard ,USA)  
Director, Accurate Institute of  
Technology, India**

**Dr. Fredrick Robert-  
Professor. Sydney, Australia**

**Dr. Nam Sung Ho  
Associate Professor—Singapore**

**Dr. D.K. Sinha  
St. Francisco State University, USA**

**Dr. Jamal Mustafa Hussain  
Dubai—UAE.**

**Dr. Manoj Kumar Dash  
Asst. Prof., III TM, Gwalior, INDIA**

**Dr. (Prof.) Harvir Singh  
Director, Phoenix Engg. College,  
Roorkee, India.**

**Dr. Arun Kumar Panda  
Reader-Dept. of Business, Behrampur  
University, India.**

**Prof. Kishore Ch. Meher  
I.T.S Management Institute, Gr. Noida,  
India.**

**Dr. Gajendra Singh,  
HNB Gharwal University, India.**

**Dr. S. Singh University of East London  
Mantin, Malaysia**

**Dr. Jagdish Rai  
IIT, Roorkee, India**

**Professor Ralph Greenberg  
Alter Hall, Temple University,  
Philadelphia, USA**

## A Word from the Editor

*It gives us a great sense of pride to come out with the Volume - 4, Issue -1 of our journal "4D International Journal of Management and Science" comprising various facets of emerging issues in management.*

*It is a humble endeavor 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.*

EDITOR