http://www.scholarshub.net

EISSN: 2229-5674

ISSN: 2249-0310

## INDIAN JOURNAL **OF COMMERCE & MANAGEMENT STUDIES**

**Internationally Indexed Blind Peer Reviewed Journal** 

#### **Indexing**

Ulrich's Directory, USA Cabell Publishing, USA Directory of Open Access Journals, Sweden

Georgetown University Library, USA

**GETCITED** 

Index Copernicus International, Poland

EBSCO Publishing, USA

E-International Scientific Research Journal Consortium, Philippines

Open J-Gate, India

Electronic Journals Library, University of Regensburg, Germany

The Ohio Library and Information Network, USA

New York University Libraries, USA

Harold B. Lee Library, Brigham Young University, USA

University of Washington Libraries, USA

The University of Hong Kong Libraries, Hong Kong

Cornell University Library, USA

Volume - II

Special Issue

Nov. 2011



### INDIAN JOURNAL OF COMMERCE & MANAGEMENT STUDIES

EISSN: 2229-5674 ISSN: 2249-0310 **International Editorial Advisory Board** 

#### **Dr.Nitin Gupta**

Associate Professor Department of Management College of Business and Economics Jimma University, Ethiopia, Africa

#### Prof. Nawab Ali Khan.

Department of Commerce Aligarh Muslim University Aligarh, U.P. India

#### Mohammad Reza Noruzi,

Faculty of Economics and Management, Tarbiat Modarres University, Tehran, Iran

#### Dr. Nafis Alam

School of Business, University of Nottingham, Jalan , Malaysia

#### Dr. Rajinder Kumar Uppal,

Head, Dept of Economics, D.A.V. College, Malout, Punjab, India

#### Dr. Anukrati Sharma

Vice Principal & Associate Professor Biff & Bright College of Technical Education Jaipur (Rajasthan) India

#### Dr.Hemantkumar P. Bulsara

Assistant Professor S V National Institute of Technology (NIT Surat, India

#### Ahmad Jailani Abdul Ghani

Durham University, England

#### Dr. Shakeel Ahmed.

HOD Dept. of Economics, AKI's Poona College of Arts Science & Commerce, Pune, India

#### Jonthan Poston M.E.

Social Media Director & Business Edu. Asheville, North Carolina Area, USA.

#### Dr. Maurice Eugene Dawson Jr.

Alabama A&M University, USA

#### **Dr. Manoj Subhash Kamat**

Faculty, VVM's Shree Damodar College of Commerce & Economics, Goa, India

#### Mrs. Manasvi Kamat,

Sr. Faculty in Economics & Banking, V.V.M.'s Shree Damodar College of Commerce & Economics, Goa, India

#### Prabir Kumar Bandyopadhyay,

Professor, Goa Institute of Management, Goa. India

#### El-Nabulsi Ahmad R,

Cheju National University, South Korea

#### Clarice Bagrichevsky,

Postgraduation Professor at Fundação Visconde de Cairu, Brazil

#### Dr. Darshan Desai,

Professor, Berkeley College, New York, USA

#### Dr. Asta Radzeviciene

Director of International Relations Office, Vilnius Gediminas Technical University Vilnius, Lithuania

#### Dr. Aikyna Finch,

Associate Program Dean, Strayer University, USA

#### Dr. Darrell Norman Burrell,

Virginia International University, USA

#### Dr. Pradip Kumar Bala,

Assistant Professor. IIT, Roorkee, India

#### Dr. Mohan Agrawal,

Professor, IMT, Dubai

#### Inez Blackburn.

Adjunct Professor, University of Toronto, Canada

**Dr. Guneratne Wickremasinghe,**Senior Lecturer, School of Accounting and Finance, Victoria University, Australia

#### Dr.Suresh Chandra Bihari,

Professor in Finance, IBS Hyderabad, India

#### Dr Kamal Kant Dwivedi,

Vice Chancellor, Apeejay Stya University, New Delhi, India

#### Prof. Ramayah T,

Professor, School of Management, Universiti Sains Malaysia, Malaysia

#### Dr. Anand S.,

Professor, Dept. of International Business Administration, College of Applied Sciences, Oman

#### M. Kabir Hassan,

Professor. University of New Orleans, USA

#### Iftekhar Chowdhury,

Universiti Malaysia Sabah (UMS), Malaysia

#### Ju Anda.

Lecturer,

Syiah Kuala University, Indonesia

#### **Shiv Tripathi**

Professor,

Mzumbe University, Tanzania

#### Dr. Iqbal

Assistant Professor, Department of Banking and Finance The Kingdom University Kingdom of Bahrain, Bahrain

EISSN 2229-5674

ISSN 2249-0310

# INDIAN JOURNAL OF COMMERCE & MANAGEMENT STUDIES

Internationally Indexed Blind Peer Reviewed Journal

**Volume II Special Issue November 2011** 

#### Editor-in-Chief

Dr. V. S. More
Ex-Dean Dept. of Commerce,
University of Pune, Pune
Director, Institute of Management & Research,
Nasik (India)

#### **Editor**

Dr. Y. T Pawar (India)

#### **Associate Editors**

Dr. Durga Madhab M. (India) Dr. Choong Chee Keong (Malaysia) Dr. Jia Chi Tsou (Taiwan)

#### **Guest Editor**

S. Dinesh (India)

#### **Managing Editor**

Dr. Arif Anjum (India)

#### Frequency:

Tri-Annual -Three Issues Per Year (January, May & September)

#### **Correspondence Address:**

Indian Journal of Commerce &
Management Studies,
S.N.21, P.N.24, Mirza Ghalib Road, Malegaon
Nasik, Maharashtra – 423203 (India)

Contact: 0919764558895 Email: infoijcms@gmail.com Website: www.scholarshub.net

#### About the Journal:

**Iournal** of Commerce Indian Management Studies is an open access peer review Tri-Annual research journal that publishes articles in the field commerce & management. The journal serves as a bridge between worldwide scholars and commerce and management studies researchers. The journal publishes research articles and papers in all areas of commerce and management. The journal aims to provide the most complete and reliable source of information on recent developments in business studies. Each issue brings you critical perspectives and cogent analyses, serving as an outlet for the best theoretical and research work in the field. The purpose of the journal is to further the understanding of the theory and practice of business studies by publishing articles of practitioners scholars. interest to and The journal is internationally indexed & abstracted. Due to the scholarly contribution in the area of commerce and management IJCMS is listed in 16 international indexing services so

The Journal is published in English. The ejournal provides free and open access to all of its content on our website. Accepted papers will immediately appear online followed by printed in hard copy.

Subscription Rates (Institutional/Individual)		
Period	Indian	Overseas
One Year	Rs.1500/-	\$80
Two Year	Rs.2600/-	\$150

**Disclaimer:** The views expressed in the journal are those of author(s) and not the publisher or the Editorial Board. The readers are informed, editors or the publisher do not owe any responsibility for any damage or loss to any person for the result of any action taken on the basis of the work. © The articles/papers published in the journal are subject to copyright of the publisher. No part of the publication can be copied or reproduced without the permission of the publisher in any form.