

SAJMMR

ISSN (online) : 2249-877X

South Asian Journal of Marketing & Management Research



Published by
South Asian Academic Research Journals
A Publication of CDL College of Education, Jagadhri
(Affiliated to Kurukshetra University, Kurukshetra, India)

SAJMMR

ISSN (online) : 2249 –877X

Editor-in-Chief : Dr. B.C.M. Patnaik

Impact Factor : SJIF = 4.748

Frequency : Monthly

Country : India

Language : English

Start Year : 2011

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.
EBSCO Discovery, Summon(ProQuest),
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: sajmmr@saarj.com

VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



Published by: South Asian Academic Research Journals

SAJMMR:
**South Asian Journal of
 Marketing & Management
 Research**

(A Double Blind Refereed & Reviewed International Journal)



SR. NO.	PARTICULAR	PAGE NO.
1.	ETHICS AMONG ELECTED LEADERS OF MUNICIPAL CORPORATION LUDHIANA: PUBLIC PERCEPTION Dr. Raghav Khanna	1-13
2.	EMPLOYER BRANDING AND EMPLOYEE COMMITMENT IN SELECTED BANKING ORGANISATIONS Dr. P.N. Hari Kumar, Dr. Susha D	14-30
3.	A STUDY ON INDIVIDUAL INVESTORS SATISFACTION LEVEL OF EXISTING INVESTMENT SCHEMES IN SALEM DISTRICTS Amudhan S, Poornima J, Dr. S Senthil Kumar	31-41
4.	WOMEN ARE THE REAL ARCHITECTS OF SOCIETY – WOMEN EMPOWERMENT Esha, Rahul Kumar	42-52
5.	AN INVESTIGATION OF LIQUIDITY AND PROFITABILITY TRADE OFF IN SELECTED PHARMACEUTICAL COMPANIES IN INDIA Dr. S. Saravanan, S.Suganya	53-60
6.	RURAL PEOPLE’S PERCEPTION TOWARDS HEALTH INSURANCE WITH SPECIAL REFERENCE TO CALICUT CITY Rajula.A.K	61-67



Published by: South Asian Academic Research Journals
SAJMMR:
South Asian Journal of
Marketing & Management
Research
(A Double Blind Refereed & Reviewed International Journal)



ETHICS AMONG ELECTED LEADERS OF MUNICIPAL CORPORATION LUDHIANA: PUBLIC PERCEPTION

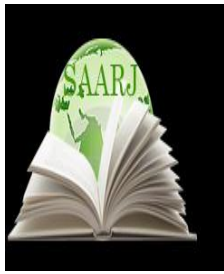
Dr. Raghav Khanna*

*Assistant Professor,
Department of Public Administration,
D.A.V. College,
Chandigarh, India.

ABSTRACT

Ethics are sine-qua-non for the sustenance of good governance and service delivery. The local self governments world over and especially in the country like ours has magnified responsibility to provide the local community with their requirements and needs. The local bodies in India have roots in the past yet these have not been able to deliver to the expectations of the people. The urban governments are found seriously wanting in this area due to continuous and haphazard growth of urbanization. The urban local bodies, especially the Municipal Corporations and their leadership is facing stiff challenge from outside (Public) and within (from the Administration). The Public often accuses the government for its inefficiency, ineffectiveness, apathy and corrupt practices. The elected leadership of these urban local bodies is often found wanting on every front; be it their commitment, loyalty, honesty, efficiency or effectiveness. The present paper is an attempt to assess the People's perception about the behavior and conduct (ethics) of elected representatives of the Ludhiana Municipal Corporation.

KEYWORDS: Municipal Corporation, Government.

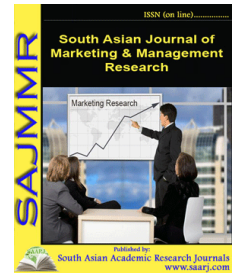


Published by: South Asian Academic Research Journals

SAJMMR:

**South Asian Journal of
Marketing & Management
Research**

(A Double Blind Refereed & Reviewed International Journal)



EMPLOYER BRANDING AND EMPLOYEE COMMITMENT IN SELECTED BANKING ORGANISATIONS

Dr. P.N. Hari Kumar* ; Dr. Susha D**

*Associate Professor & Head,
Post-graduate Department of Commerce & Tourism,
Catholicate College,
Pathanamthitta, Kerala, India.

**Associate Professor,
Post-graduate Department of Mathematics,
Catholicate College,
Pathanamthitta, Kerala, India.

ABSTRACT

In today's fast-changing business environment it is crucial for an organization to possess a highly qualified and motivated workforce in order to keep up with the fast pace of the market. The demand of competent personnel is increasing steadily, in particular for key-positions which require in-depth knowledge and expertise. But due to shortage of availability of skilled workforce, the employers are facing more than ever the challenge of switching jobs by its employees. Also it is becoming more and more difficult for organizations to approach and recruit so called 'high potentials'. As a result the companies are found indulging in a "war of talent". Therefore the companies have started showing interest to differentiate themselves from other employers so as to win this war for talent. The concept for the attraction and retention of skilled personnel called Employer Branding, which has become more and more popular in recent years. The employer brand is a holistic concept of strategic brand management from the field of marketing. This study served to elucidate employer branding (internal employer brand image) in banking organizations and have a comparative study between private and public banks. The study presents the state of affairs of employer branding (internal employer brand image) and a perspective view of organisational commitment in public and private banks.

KEYWORDS: *Employer Branding, Employee Commitment and Banking Organisations.*

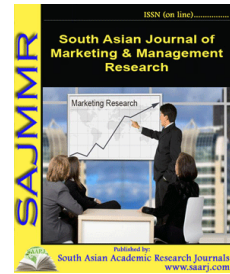


Published by: South Asian Academic Research Journals

SAJMMR:

**South Asian Journal of
Marketing & Management
Research**

(A Double Blind Refereed & Reviewed International Journal)



A STUDY ON INDIVIDUAL INVESTORS SATISFACTION LEVEL OF EXISTING INVESTMENT SCHEMES IN SALEM DISTRICTS

Amudhan S*; Poornima J; Dr. S Senthil Kumar*****

*Research Scholar,
Bharathiar University,
Coimbatore, India.

**Research Scholar,
Bharathiar University,
Coimbatore, India.

***Professor,
Sri Ganesh School of Business Management,
Salem, India.

ABSTRACT

Individual investments behaviour is concerned with choices about purchases of small amounts of securities, Deposits, Mutual fund, Insurance, Chit Funds etc... for his or her own account. Investment decisions are often supported by decision tools. It is assumed that information structure and the factors in the market systematically influence individuals' investment decisions as well as market outcomes. The objective of the study was to establish the Satisfaction level of existing investment avenues investment decisions at the Sale District. The study was conducted on the 200 investors. To collect data the researcher used a structured questionnaire that was personally administered to the respondents. The questionnaire constituted 13 items. The respondents were the individual investors. In this study, data was analyzed Simple percentage analysis. The researcher confirmed that there seems to be a certain degree of correlation between the factors that behavioral finance theory and previous empirical evidence identify the average investor. The findings from this research would provide an understanding of the various decisions to be made by investors based on the prevailing factors and the eventual outcomes for each decision and would identify the most satisfaction factors on the individual investors' behavior on how their future policies and strategies will be affected since investment decisions by the investors will determine the investors strategy to be applied.

KEYWORDS: *Behavioural Finance, Investor Behaviour, Factors Influencing Investment Decision.*



Published by: South Asian Academic Research Journals

SAJMMR:

**South Asian Journal of
Marketing & Management
Research**

(A Double Blind Refereed & Reviewed International Journal)



WOMEN ARE THE REAL ARCHITECTS OF SOCIETY – WOMEN EMPOWERMENT

Esha*; Rahul Kumar**

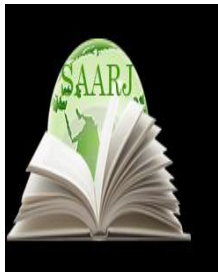
*Research Scholar,
PTU,
Jalandhar, India.

**Research Scholar,
PTU,
Jalandhar, India.

ABSTRACT

“Women” an inseparable part of society but still it suffers a lot due to misconceptions and old beliefs. Today in 21st century we come ahead in the world in materialist way but still there is still backwardness in thinking. Women continue to feel to be a weaker section of society. In spite of opportunities throw open to her in various fields along with some labor saving gadgets in the house, she still seeks a place as an independent and honorable human being. The concept of equality and justice has exercised a powerful emotional appeal in the struggle of women to free them from age old oppression. Swami Vivekananda also said that nation can develop only if there is respectful place for women. He also said for the development of women needs to provide them quality education. The empowered women is powerful beyond measure and beautiful beyond description. Education enables women to respond to the challenges by providing them opportunities and changing their life. Therefore we cannot neglect the relevance of education in respect to women empowerment as it becoming super power, a developed nation by 2020. Education helps them to actively participate in matters like Social, Economic, and Political issues and make their decisions. There is no tool for development more effective than the empowerment of women. It is also rightly said that a successful women is one who can build a firm foundation with the bricks other than have thrown at her. Thus, the present paper attempts to look into the dynamism of the process whereby women empowerment is achieved while discussing various issues.

KEYWORDS: *Women Empowerment, status of women, opportunities & issues.*



Published by: South Asian Academic Research Journals

SAJMMR:

**South Asian Journal of
Marketing & Management
Research**

(A Double Blind Refereed & Reviewed International Journal)



AN INVESTIGATION OF LIQUIDITY AND PROFITABILITY TRADE OFF IN SELECTED PHARMACEUTICAL COMPANIES IN INDIA

Dr. S. Saravanan* ; S.Suganya**

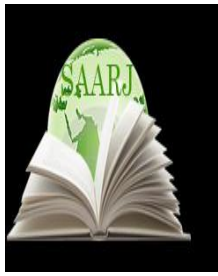
*Professor and Head,
Department of Commerce with Information Technology,
Dr. N. G. P. Arts and Science College,
Coimbatore, Tamilnadu, India.

**Student,
Dr. N. G. P. Arts and Science College,
Coimbatore, Tamilnadu, India.

ABSTRACT

Liquidity management and profitability are significant issues in the growth and survival of business and the ability to handle the trade-off between the two a source of concern for financial managers. The present study is intended to finding the effect of changes in liquidity ratios on profitability of Pharmaceutical companies in India. The study period covers 15 years between 2001 and 2015. Regression analysis was used in the analysis and findings suggest that there is a significant impact exists between liquidity and profitability among the Pharmaceutical companies in India. The study is aimed at discovering the specific factors that are useful in enhancing the profitability and liquidity position of the companies. This empirical investigation using regression analysis reveal that liquidity ratios measure by Current Ratio, Quick Ratio, Inventory Turnover Ratio, Debtors Turnover Ratio, Working Capital Turnover Ratio, Total Assets Turnover Ratio and Debt Equity Ratio have a relationship with profitability measured by return on capital employed (ROCE). Also the liquidity ratios has significant impact on return on profitability of the all the selected Pharmaceutical companies selected for the study.

KEYWORDS: Profitability Analysis, Pharmaceutical companies, Liquidity Analysis



Published by: South Asian Academic Research Journals

SAJMMR:

**South Asian Journal of
Marketing & Management
Research**

(A Double Blind Refereed & Reviewed International Journal)



RURAL PEOPLE'S PERCEPTION TOWARDS HEALTH INSURANCE WITH SPECIAL REFERENCE TO CALICUT CITY

Rajula. A.K*

*Guest Lecturer,
Zamorin's Guruvayurappan College,
Calicut.

ABSTRACT

Insurance industry has contributed significantly to India's growth in recent years. Insurance is concerned with the equitable transfer of the risk of a loss from one entity to another, in exchange for a premium, and can be thought of as a guaranteed small loss to prevent a large possibly devastating loss. The health insurance is alternatively called as 'Healthcare Insurance' or 'Mediclaim Insurance'. In mid 1980's most of the hospital in India were Government owned and treatment was free of cost. With the advent of Private Medical Care, the need for health insurance was felt and the four Public Sector General Insurance Companies namely, New India Assurance Company, National Insurance Company, Oriental Insurance Company and United Insurance Company introduced mediclaim insurance as a product in the year 1987. The present study is an attempt to analyze the rural people's perception towards healthcare insurance. The paper also examines the various factors that influence while taking insurance policy and information source of health care insurance policy. The paper has been prepared with help of primary and secondary data. The primary data collected from 50 rural policy holders in Calicut city through a structured questionnaire.

KEYWORDS: Health Insurance, Insurance industry.

Editorial Board

Dr. B.C.M. Patnaik, Editor in Chief

Associate Professor (Accounts & Finance)
KSOM, KIIT University,
Bhubaneswar, Odisha, INDIA.

Dr. Victor Sohmen

Professor
Department of Management and Leadership
Drexel University Philadelphia, Pennsylvania,
USA

Dr. Anisul M. Islam

Professor
Department of Economics University of
Houston-Downtown, Davies College of Business
Shea Street Building Suite B-489
One Main Street, Houston, TX 77002, USA

Shyam Lal Kaushal

Professor
School of Management Studies
Himachal Pradesh University, Shimla, INDIA.

Dr. Zachary A. Smith

Professor
Public Administration, Northern Arizona
University, USA.

Dr. Celaleddin Serinkan

Professor
Business Management, Pamukkale University,
TURKEY.

Dr. Liliana Faria

Faculty
Vocational Psychology,
ISLA Campus Lisboa - Laureate International
Universities, PORTUGAL.

Dr. Marko Olavi Kesti

Faculty
Administration, University of Lapland, FINLAND

Dr. Kapil Khanal

Associate Professor
Department of Management, Shankar Dev Campus,
Ram Shah Path T.U. Kirtipur, NEPAL

Dr. Sunil Kumar

Associate Professor
Faculty of Economics, South Asian University (SAU),
New Delhi, INDIA.

Dr. Dalbir Singh

Assistant Professor
Haryana School of Business,
Guru Jambheshwar Univ. of Sc. & Tech., Hisar,
Haryana, INDIA

Dr. Sonia Sharma Uppal

Assistant professor,
P.G Department of Comm. & Mgt. Arya College,
Ludhiana, INDIA

Poongothai Selvarajan

Lecturer
Department of Economics and Management
Vavuniya Campus of the University of Jaffna,
Vavuniya, SRI LANKA

Mrs. S. Dinesh Kumar

Assistant Professor
Faculty of Mgt. Studies and Comm.
University of Jaffna, SRI LANKA,

S. Anandasayanan

Senior Lecturer
Department of Financial Management
Faculty of Management Studies & Commerce
University of Jaffna, SRI LANKA

Poongothai Selvarajan

Lecturer
Department of Economics and Management,
Vavuniya Campus of the University of Jaffna,
Vavuniya, SRI LANKA

Categories

- Management and Economics
- Financial Management and Accounting
- Industrial and Business Management
- Entrepreneurship Management
- Marketing Management
- Banking and Insurance Studies

Review Process

Each research paper/article submitted to the journal is subject to the following reviewing process:

1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take three/four working days.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

Published by

South Asian Academic Research Journals

A Publication of CDL College of Education, Jagadhri (Haryana)
(Affiliated to Kurukshetra University, Kurukshetra, India)

Our other publications :

Academica - An International Multidisciplinary Research Journal

ISSN (online) : 2249-7137

SAARJ Journal on Banking & Insurance Research (SJBIR)

ISSN (online) : 2319-1422