

STRATEGIES OF FMCG INTO RURAL MARKETING IN INDIA

¹S.RAMESH, ²S.KALAIVANI

¹ Assistant Professor, Department of Management Studies,
AVS Engineering College, Salem, Tamil Nadu, India

² Assistant Professor, Department of Management Studies,
AVS Engineering College, Salem, Tamil Nadu, India

ABSTRACT

After India had signed in LPG policy FMCG industry in Indian market had become a huge competitor among the world market. In recent past global investors consider Indian market is playing vital role among global market. The challenges that FMCG companies face is that India has various market segments. The majority segmentations are classified into Demography and Geography. Earlier the marketer's concentrated more on the urban customers. keeping them in mind they produced products and the promotional activities are made. But I recent past there are as many middle income households in the rural areas as there are in the urban. Thus the rural marketing has been growing steadily over the years and is now bigger than the urban market for FMCGs. Now the challenge for the marketers is weather to manufacture the same products for all segments or to go with specialized product to each sectors. The challenge has extended in pricing and also in promotion activity. Marketers consider when they shift the segment they may lose the existing customer and the brand image. But keeping this in mind they cannot leave rural market because Over 70% of sales are made to middle class households today and over 50% of the middle class is in rural India. Also with a near saturation and cut throat competition in urban India, many producers of FMCGs are driven to chalk out bold new strategies for targeting the rural consumers in a big way. This paper covers the important of the FMCG marketers to go to rural, the challenges, the difference between the rural and the urban market and the suitable marketing strategy with the suitable example of companies and their experience in going rural.

BEHAVIOURAL FINANCE PERSPECTIVES ON MUTUAL FUND INVESTMENTS

¹M.K.HARISH, ²K.GOWTHAMI, ³S.AMUDHAN

¹ Assistant Professor, Department of Management Studies,
AVS Engineering College, Salem, Tamil Nadu, India

² Assistant Professor, Department of Management Studies,
AVS Engineering College, Salem, Tamil Nadu, India

³ Assistant Professor, Department of Management Studies,
AVS Engineering College, Salem, Tamil Nadu, India

ABSTRACT

Money pooled from public is employed in the portfolios by financial professionals in the capital market and earning reverted back to the public again. The eventual objective in the rear of investment in mutual fund is goods return with relative low risk. Most of the investors tried to make profits on their investments by investing only on the safe financial instruments. Asset management companies (AMC) have necessity of analysing the investor's perspective especially in mutual fund industry. Here, the paper analyses the factors manipulate mutual fund investments which are very decisive concept of making investments in mutual funds. The paper also highlights the blend of different portfolios in mutual fund investment with reference to the investor's savings perspectives. This paper also captures the different perspectives of the investors in investing mutual funds.

IJSER