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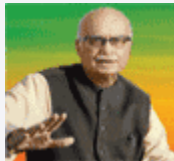
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Opening the Rural Eye

By

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In country like India, where the 70% of the people live in rural area, the rural market holds a lot of marketing potential. There is a wide spread difference in the standard of living between urban and rural India. In order to launch products and develop advertising for rural market there is a need to ur

order to launch products and develop advertising for rural market there is a need to understand both the rural context and also the consumer.

This article provides the opportunity to explore consumers and the type marketing programmes emphasizes the advertising patterns on consumer dividend that has been successful in emerging and more specifically in rural India. First it has been discussed about the marketing opportunity companies in rural India and then we will focus on some of the unique characteristic of rural India how this translate into innovative advertising programmes for companies entering the rural market finally to see the advertising in rural area.

The marketing opportunity for companies

Under penetrated rural market

India is the second largest consumer market in the world with over 1 billion potential consumers; therefore, many companies are now seeing India as a fertile ground for expansion and growth of market.

Rural and urban potential

Rural – urban profile	Urban	Rural
Population 2001-02 (mn household)	53	135
Population 2009 – 10 (mn household)	69	153
% Distribution (2001 – 02)	28	72
Market (Towns/Villages)	3,768	627,000
Universe of outlets (mn)	1	3.3

Source: Statistical Outline of India (2001-02), NCAER

Penetration and per capita consumption

Rural - urban penetration (2002)

Category	Market size (US \$ million)	Urban penetration (%)	Rural Penetration (%)	Total penetration (%)
High penetration categories > 50%: Drive up gradation and consumption				
Fabric wash	1210	89.6	82.9	84
Personal wash	938	79.9	90.7	92
Packet Tea	635	91.2	82.2	84
Low penetration categories: Drive penetration				
Toothpaste	409	69.8	32.3	43
Skin	312	36.6	19.8	24
Hair wash	230	40.1	16.3	23
Talcum powder	148	66	36.8	45
Branded Atta	107	44	30.2	34
Instant coffee	55	-	-	-
R & G Coffee	30	-	-	-
Ketchups	25	12.5	0.7	4
Deodorants	19	-	-	-
Jams	13	-	-	-

Source: HLL, Indian Readership Survey.

The NCAER (National Council for Applied Economic Research) study throws some interesting info on the Indian consumer and there behavior and purchasing power. The following inference can be drawn for the consumer study. First of all the consumers were classified by their propensity to consume. Bottom end of the scale are consumers who are in the market for manufactured essential consumer goods and basic durables. At the top end of the scale is a relatively small but rapidly growing segment of consumers who purchase branded international products ranging from automobiles and electronic to cosmetics and garments at international price. The middle segment is itself highly differentiated, depending on the product price sensitive, requiring a targeted approach to product design and pricing. Over the years, the middle layer is expected to more narrow further while the top level is expected to expand.

India's consumer classes

Distribution of people income-wise

Income groups	2001-02			2006-07		
	Total	Rural No.	%	Total	Rural No.	%
High	1.48	0.41	27.7	2.96	0.7	23.6
Middle	69.18	4.83	64.8	90.25	59.85	66.3
Low	32.29	29.52	91.42	20.41	95.8	95.7
Total	102.95	74.76	72.6	114.52	80.96	70.7

Source: HLL, NCAER.

Projection of Household income distribution for 2015

Very Rich	5 %
Consuming class	54%
Climbers	34%
Aspirants	4%
Destitute	3%

The NCAER study also highlights that the key to growth lies in the rural area, where over 70% of people live. During the period of 90's the main marketing phenomenon is to provide volume growth to companies. Higher rural income driven by the agricultural growth, education, penetration of televisions induced the propensity to consumer branded and value added products in rural areas.

Till 1994 Indian government protected the domestic economy and public sector from regulation, excessively high tariffs. This resulted in low quality products, lack of product differentiation, high quality products. This has led some of the companies to monopolize the market. But after India joined the world trade organization and adopted the Liberalization, privatization and Globalization policy and opened its market for foreign producers there has been a significant change in the situation. This market-oriented reform has helped to create a favorable environment for Multinational Companies to enter the Indian market.

Thus, the impact of globalization has been felt in rural India as much as in urban. But it is a slow process. It has its impact on target groups like farmers, youth and women. Farmers, today have to keep up with latest information and maximize at the both ends (input and output).

Challenger and innovations in Rural Markets

The Indian rural market with its vast size and demand base offers a huge opportunity that Multinational Companies cannot afford to ignore.

Expanding the market by tapping the countryside, many Multinational Companies are entering rural markets. Among those that have made some advances are Hindustan Lever, Coca Cola, Electronics, Britannia, Standard Life, Philips, Colgate Palmolive and the foreign-invested companies.

The Indian rural market offers a huge opportunity that Multinational Companies cannot afford to ignore. With 128 million households, the rural population is nearly three times the urban. As a result of growing prosperity, fuelled by monsoons and the increase in agricultural output to 200 million tonnes from 176 million tonnes in 1991, rural India has become a large consuming class with 41 per cent middle-class and 58 per cent of the total disposable income.

This has gained an importance of the rural market for some FMCG and durable marketers is under the fact that the rural market constitutes to 70 % of toilet-soap users and 38 % of all TVs purchased.

The rural market constitutes half of the total market for TV sets, fans, pressure cookers washing soap, blades, tea, salt and toothpowder, the rural market for FMCG products is growing faster than the urban counterpart. The rural market may be beguiling but it is having its own characteristics. Low per capita disposable incomes that is half the urban disposable income; large number of earners, acute dependence on the vagaries of the monsoon; seasonal consumption linked to harvest festivals and special occasions; poor roads; power problems; Lack of formal retail and distribution network; relative cheapness of labour and inaccessibility to conventional advertising media. However, the rural consumer is not unlike his urban counterpart in many ways.

More and more Multinational Companies are meeting the consequent challenges of affordability, acceptability and awareness (the so-called 4 A's).

Availability

The foremost challenge is to ensure availability of the product or service. India's 627,000 villages spread over 3.2 million sq km; 700 million Indians live in rural areas, finding them is not easy. Given the poor state of roads, it is an even greater challenge to regularly reach products to the villages. Any serious marketer must strive to reach at least 13,113 villages with a population of more than 5,000.

Marketers must trade off the distribution cost with incremental market penetration. Over India's largest MNC, Hindustan Lever, a subsidiary of Unilever, has built a strong distribution network which helps its brands reach the interiors of the rural market. To serve remote villages, it uses autorickshaws, bullock-carts and even boats in the backwaters of Kerala. Coca-Cola, which considers India as a future market, has evolved a hub and spoke distribution model to reach the villages. To ensure full loads, the company depot supplies, twice a week, and the large distributors act as hub distributors supply, once a week and the smaller distributors supply the adjoining areas. LG defines all cities and towns other than the seven metros cities as rural and semi-urban markets. To explore these unexplored country markets, LG has set up 45 area offices and 59 rural/remote area offices.

A Brief description of the Indian FMCG industry Product wise production

Segment	Unit	Size	Key players	Share of market leader (%)
Household care				
Fabric wash market	Mn tones	50	HLL, P&G, Nirma, SPIC	
Laundry soaps/bars	US\$ mn	1102		
Detergent cakes	Mn tones	15		
Washing powder	Mn tones	26		
Dish wash	US\$ mn	93	HLL	
Personal care				
Soap & Toiletries	Mn tones	60	HLL, Nirma, Godrej	
Personal Wash Market	US\$ mn	989	HLL, Nirma, Godrej	
Oral care	US\$ mn	537	Colgate Polmolive, HLL	
Skin care & cosmetics	US \$ mn	274	HLL, Dabur, P & G	
Hair care	US \$ mn	831	Marico HLL, Cavinkare P&G, Dabur, Godrej	
Feminine hygiene	US \$ mn	44	P&G, Johnson and Johnson	
Food and Beverages				
Bakery products	Mn tones	30	Britannia, Parle, ITC	
Tea	000 tonnes	870	HLL, Tata Tea	
Coffee	000 tonnes	20	Nestle, HLL, Tata Tea	4
Mineral water	Mn crates	65	Parle Bisleri, Parle Agro, Coca Cola, Pepsi	

Soft drink	Mn crates	284	Coca Cola, Pepsi
Branded atta	000 tonnes	750	Pillsbury, HLL, Agro Tech, Nature Fresh, ITC
Health beverages	000 tonnes	120	SmithKline Beecham, Cadbury, Nestle, Amul
Milk and dairy products	US\$ mn	653	Amul, Britannia, Nestle'
Chocolates	US\$ mn	174	Cadbury's Nestle'
Culinary products	US\$ mn	326	HLL, Nestle
Edible oil	Mn tones	13	Ruchi Soya, Marico, ITC, Agrotech

Note: * R&G

Source: ORG Marg, AC Nielson, FICCI, India Stat and HLL.

Affordability

The second challenge is to ensure affordability of the product or service. With low disposable income, products need to be affordable to the rural consumer, most of whom are on daily wages. Some companies have addressed the affordability problem by introducing small unit packs. Godrej recently introduced three brands of Cinthol, Fair Glow and Godrej in 50-gm packs, priced at Rs 4-5 specifically for Madhya Pradesh, Bihar and Uttar Pradesh — the so-called 'Bimaru' States.

Hindustan Lever, is among the first Multinational Companies to realise the potential of India's rural market, has launched a variant of its largest selling soap brand, Lifebuoy at Rs 2 for 50 gm. It is mainly targeted at the rural market. Coca-Cola has addressed the affordability issue by introducing a returnable 200-ml glass bottle priced at Rs 5. The initiative has paid off: Eighty per cent of new bottles now come from the rural markets. Coca-Cola has also introduced Sunfill, a powdered concentrate. The instant and ready-to-mix Sunfill is available in a single-serve sachet of 25 gm for Rs 2 and multi-serve sachet of 200 gm priced at Rs 15.

Acceptability

The third challenge is to gain acceptability of the product or service. Therefore, there is a need to develop the products that suit the rural market. One company which has reaped rich dividends by doing this is Philips Electronics. In 1998, it developed a customised TV for the rural market and christened it Sampco. It was a runaway hit selling 100,000 sets in the very first year. Because of the lack of electricity and no refrigerators in the rural areas, Coca-Cola provides low-cost ice boxes — a tin box for new outlets and a thermocol box for seasonal outlets.

The insurance companies have tailor-made products for the rural market have performed well. LIC's Standard LIFE topped private insurers by selling policies worth Rs 3.5 crore in total premia. LIC is tied up with non-governmental organisations and offered reasonably-priced policies in the natural disaster insurance covers. With large parts of rural India inaccessible to conventional advertising media, only 10 per cent rural of the households have access to TV and building awareness is yet another challenge.

Fortunately, the rural consumer has the same likeness as the urban consumer — example movies and music. For both the urban and rural consumer, the family is the key unit of identity. However, rural consumer expressions differ from his urban counterpart. Outing for the former is confined to local fairs and festivals and TV viewing is confined to the state-owned Doordarshan. Consumption of branded products is treated as a special treat or indulgence.

Hindustan Lever relies heavily on its own company-organised media. These are promotional programmes organised by stockists. Godrej Consumer Products, which is trying to push its soap brand into interior areas, uses radio to reach the local people in their language.

Coca-Cola uses a combination of TV, cinema and radio and has reached 53.6 per cent of rural households. It doubled its spend on advertising on Doordarshan, which alone reached 41 per cent of rural households. It has also used banners, posters and tapped all the local forms of entertainment. Since price is

issue in the rural areas, Coca-Cola advertising stressed its 'magical' price point of Rs 5 per bottle. LG Electronics uses vans and road shows to reach rural customers. The company uses local language in advertising. Philips India uses wall writing and radio advertising to drive its growth in rural areas.

The key dilemma for Multinational companies eager to tap the large and fast-growing rural market is whether they can do so without hurting the company's profit margins. Mr Carlo Donati, Chairman and Managing-Director, Nestle, while admitting that his company's product portfolio is essentially designed for urban consumers, cautions companies from plunging headlong into the rural market as capturing rural consumers can be expensive. "Any generalisation" says Mr Donati, "about rural India could be wrong. One should focus on high GDP growth areas, be it urban, semi-urban or rural."

To overcome these expensive marketing strategies many companies have selected the more profitable margins this was achieved by mass marketing.

The Mass marketing through television and other form of media is often seen as a more cost effective means to reach a large number of potential consumers in developed markets.

Knowing all these aspects of marketing like, 1) Low Per Capita Income; 2) Lack of formal distribution network; and 3) relative cheapness of labour. Along with the 4 A's the companies have reached the rural market but in the lethargic rate. To overcome this lethargic rate companies have used different market strategies one of these strategies was the promotional activity. Thus the challenge faced by these companies is to promote their product through mass media.

Companies cannot rely on conventional advertising techniques, particularly in Indian rural markets. Only one in every three households own television set and more than a half of all villagers are ill. Instead, companies need to turn to more innovative methods of advertising to reach their potential customer base. The result has been consumer video vans which carry infomercials to rural villages. Villagers are invited to view the infomercial which incorporates the new product into an aspect of rural life. The potential customer are subsequently given a demonstration of the product, for example toothpaste and tooth brush, and then provided free samples. The van returns in the following month to reinforce the sales pitch and to make sales.

Another strategy consumer goods companies have used to reach the rural mass market is to participate in large festivals.

Two years ago, many companies congregated at the Ganga River for the Kumbh Mela festival. Approximately 30 million people were expected to attend over a span of a month. Companies like **"Touch and feel"** demonstration and free samples for consumers as the majority of them live in rural areas, Colgate Palmolive distributed free tubes of herbal toothpaste at the festival to villagers who traditionally used neem tree sticks. Hindustan Lever Limited marketed its life buoy soap and 100 glasses of Brooke Bond tea. This marketing strategy proved to be extremely effective in advertising to the mass rural market.

Dynamics of Advertising on rural masses: This dramatic change of market is in progress. Villagers now used to crack open peanut M&M candies, eat the nut and throw away the shell, are demanding chocolate candies that will melt in their mouth not in their hands. Charcoal cleaning is a rare sight, so in the case with twigs of neem (neem) and babul (Babool) tree. Today the shine of Colgate or some other international brand of tooth paste holds more appeal than the traditional methods of clearing teeth such as daatun karnaa and musaag lagaanaa, are endangered. Replaced by new expressions such as paste karnaa, to brush teeth with paste. Even a sample of a product as: where are you from? is not free from the overtones of marketization and globalization discourse. Consumerism and globalization is invading parts of India where, as some would venture to say, time seems to have ceased for centuries. Some years ago, the rural markets were being given a motherly treatment by many companies and advertising to rural consumers was usually a hit.

affair. More often than, not the agenda being to take a short cut route by pushing urban comr to the rural market by merely transliterating the advertising copy. Hence advertising that is urban sensitivities didn't touch the hearts and minds of the rural consumer. While, this is changing, the process is slow. The greater challenge for advertisers continues to be a finding i mix that will have a pan - Indian rural appeal. Coca - Cola, with their Aamir Khan advertising succeeded in providing just that Corporate are still apprehensive to "Go Rural"

Coca - Cola India tapped the rural market in a big way where it introduced bottle priced at backed it with Aamir Khan advertising. Rural consumers are band loyal and understand symb This also makes it easy to sell look alike. The rural audience has matured enough to unde communication developed for the urban markets, especially with reference to consumable Television has been a major effective communication system for rural mass and as a result, should identify themselves with their advertisement. Advertisement touching the emotions o folks, it is argued, could drive a quantum jump in sales.

The challenge in rural advertising is the reach message and the available means of reaching m these markets, hence the video van is one of the very effective means of reaching out physic rural consumers. The fact of the matter remains that when compared to the Indian urban soci is turning into a consumerism society, the rural consumer will always remain driven by his need will therefore be cost conscious and thrifty in his spending habits. Although the melting of th rural divide will take a while, this is not for want of the availability of the means but for want c consumer's mindset to change; which has its own logic, which is driven by tradition, custom a that are difficult to shed. This was pointed out by the MART - Anugrah Madison in their surve urban and rural consumer.

The company studied the rural and urban divide and this study was carried out jointly by MART Madison surveyed regular T.V viewers among man and women in the age group of 18 to 50 parameters to test are comprehension, believability association with characters feature commercials attraction and acceptability and emotional involvement with the commercials t product categories (consumer goods and durable goods). Among the consumer goods tw namely, Babool Tooth Paste and Navarathna Hair Oil both commercials appealing urban consumers. And among Durable goods Samsung Plano Digital flat TV and Asian Paints. The conducted in Chennai and New Delhi taking 40 rural and 20 urban respondents.

The study revealed the difference in urban and rural comprehension - often advertised are consumer goods and perceived very differently by the rural viewer. For instance in the case advertising several rural viewers expressed confusion incomprehension and did not associat young couple, child and dog in the story board. One of the oft - asked question why a dog shown for a tooth paste advertising.

The Navratna Hair Oil advertising generated disbelief, " if you have a headache or body ache use navratna thailam to remove it, you would not be dancing", was a view expressed both by will as rural audience. In fact, the presence of Govinda (noted cine actor) as the main dance v the rural viewers.

The Samsung bio ray ad too suffered from the believability factor among both rural and urba While urban viewer liked this feel of the rose petals emerging from the Samsung TV screen, the the advertiser should state clearly what they were trying to say. Rural viewer felt totally left ou is for people in Chennai", "It's only meant for the rich and educated were some of the south I response. "The north Indian rural viewer showed even less interest, "pata nahi kis cheez ka some (I don't understand what the thing for).

The Asian Paints advertisement depicting a house that does not look run down with time, owner's car does and the family enlarges has a comprehension crisis in terms of product iden appealed to both audiences. The advertisement was easily recalled, but there was no recall c

brand. In rural context the storyline remained with viewers, but they could not make out the message. Some thought that the house was being advertised.

The study gives us insight into several aspects of marketing as it can be seen that, the urban viewers have a good comprehension of the commercials which they see on the Television, the same cannot be said of the rural viewers. A cross section of the rural audience did not relate to the spots and even if they had, there was doubt, fear or even strong views on the right and wrongs of what was being shown.

It is very clear that the rural folk find fast paced films going over their head. They cannot be expected to understand quirkier gimmicks or slick advertising. Similarly, they refuse to accept unrealistic situations or characters which are very often used by advertisers as a 'creative license' to enhance the impact of spots. They also get confused if unrelated characters appear in a film.

While the rural viewers like good entertaining films, they expect it to be also rational. Similarly, they do not relate to icons who are not from their region.

Another highlight coming from the study is that what works in the north may not work in the south, which reinforces the need for region specific communication while dealing with the rural audiences.

Finding of the survey conducted by MART and Anugrah Madison

Consumer goods

Babool and Navratna hair oil: Attraction and acceptability

Babool		Navratna hair oil	
Urban	Rural	Urban	Rural
Only music good	The song and dance is good	Good presentation	Music is very good it is nice to hear
Message not clear. Not explained properly	I like the child. It is smiling nicely	Entertaining thanda thanda cool cool	The ice cubes and the music is given a chill feeling
Runs baboolki to din tumhara very quickly	Dancing with dog! Why a dog is coming in this tooth past advertisement	Govinda ka dance acchahai or gana bhi achhahair	Entertaining attractive thanda thanda cool cool
Interesting and draws attention	Entertaining and attractive subah baboolki to din tumhara		Navaratna tel lagane se sardad dur hota hai

Consumer durable goods

Asian paints and Samsung TV: Attraction and acceptability

Asian paints		Samsung TV	
Urban	Rural	Urban	Rural
Mr. Chandru's friend who comes in motor cycle is good	Kalakare chandru, pramadham it has become very popular	The race from TV look good	Yes, the couple looks attractive. I like the red flower which come from the TV
When he says padmadham. It sounds good	The friend character. I like him very much. His acting is good	The complete mood and acting is good	Only Chennai people can understand the advertisement
Funny hwa sunil babu badhiya hai	The whole advertising is attractive	The narration is good	It is only for educated top people
Anth mein asian paints nahi bolta to pata hi nahin chalta	Cannot understand, no interest	Boring, bad statement recall	
	Ghar, gadi aur aurat do dikhat hai	Jo kahana chahte hain saaf saaf	Cannot understand. No interest
			Pata nahin kis cheez ka advertisement hai

Conclusion

This article indicates that the rural urban divide is very much there and it will take some time to bridge it.

zoom and zaps in the rural folk to catch-up with the urban counterpart in relation to the comprehension of TV commercials. Though it is generally believed that the top of the rural hierarchy consist of village leaders and educated village youth have some understanding levels as the urban audience, their audience is small. A large majority of the rural folk has a mindset that is different from the urban viewers hence there is a need to tackle them differently. Marketers aiming to target their band both urban and rural audience will do well to pre-test the spots and that the spots communicate intended for the targeted viewers. The companies should explore the key opportunities and challenges in advertising rural India. To be successful, these companies need to be innovative, dogged and customer sensitive in developing advertising message strategies.

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