

## Editorial

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Dear Readers,

Greetings!!

It gives me immense pleasure to bring XVI issue of SAMVAD - A double blind peer reviewed bi-annual international Journal of Management with e-ISSN 2348-5329, published by SIBM Pune.

Like every issue of SAMVAD, this issue also comprises of articles on the important contemporary topics. In addition, it also has an interesting book review for readers.

In this competitive era, attracting and retaining efficient employees has multi-facet importance to the employers. In order to allure efficient employees and retain them, employers eventually adopt a marketing strategy 'Employer Branding'. The concept of Employer Branding got popularized during 90s' with emergence of globalization. A study on student community of a university in India, is an attempt to comprehend the perception of would-be employees regarding select employment factors that they consider vital for taking their employment decisions.

Advancement of community oriented research are necessities of the time. In today's challenging era, the developing countries contribute more towards the world economy. The paper on Governance and Poverty Reduction in the South Asian Countries is an attempt to explore the cross-national differences among the South Asian nations from the Management Education perspective.

Efficient credit allocation is essential for developing countries as accessibility of capital is limited for economic growth. Foreign banks have better access to the international market and hence can support better in meeting credit requirement of various sectors in developing countries. Foreign banks are known for cherry picking behavior as well. A study attempts to measure the impact of foreign banks entry on the credit allocation in the Indian economy. Generally, growth of a sector attracts more bank credit. However, in spite of the growth in the agriculture sector, there is a reduction in credit supply by foreign banks. The need of the hour is to revisit the policy on foreign banks.

A research paper on e-banking services, studies the awareness of e-banking among the customers, and their perception towards e-banking with regard to usage and its benefits. Security factors still haunt customers and discourage them from using it extensively.

Advantages of solar energy are well known. A paper on Solar Rooftop System, presents a cost-benefit analysis of the solar rooftop systems of varying capacities, both with and without subsidies. Solar rooftop systems provide huge potential to tap the natural source of energy at lower cost, thereby reducing emission intensity of growth.

Organizational Culture becomes an essential aspect for an individual, as it's an ever changing process. There is no fix culture in any organization. One such study on educational institution is quite insightful.

In order to enhance and improvise the individual competence, it is necessary to understand the organizational culture of institutions besides giving growth opportunities to employees. Work -Life balance has always been a matter of concern, particularly for women employees. Unlike several women related studies, issue of managing menstruation in the workplace is one of the overlooked issues, which needs attention so that women folk can contribute 100% at their workplace. A paper on this sensitive issue intends to provide essential evidence to the policy makers, private sector organisations, and activists who focus on advancement of girls' (women's) rights.

Book Review of “12 Rules for Life: An Antidote to Chaos” is an interesting read!

I am sure, readers will enjoy reading every contribution made by the authors for this issue of Samvad.

I take this opportunity to thank all the authors, reviewers, and editorial team members for their kind support and contribution. I am sure the issue will add value to the readers!

I look forward to march ahead with you all in this never ending journey of research.

Editor,  
**Dr. Poornima Tapas**  
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