

## Minor Research Projects – MRP

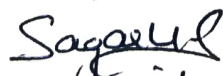
### Application for submission of proposal for minor research project

<b>Subject Area of Research</b>	Commerce
<b>Title of the proposed research</b>	A comprehensive study on active and passive portfolio management
<b>Duration</b>	August 2019 to April 2020
<b>Name of the principal investigator</b>	Dr. Sharada. S
<b>Teaching and research experience</b>	20 years
<b>External Guide</b>	Mr. Rajesh K.L, Vice President, Centrum Wealth Management Ltd. Bangalore
<b>Designation</b>	Principal
<b>Research publications</b>	<ul style="list-style-type: none"> <li>• Published in Intercontinental Management Research Review on An Innovation Competence – A strategic approach to Indian MSMEs bearing ISSN: 2347-1654, Impact factor 0.604, III Issue on 10<sup>th</sup> Oct 2014.</li> <li>• Published in Intercontinental Management Research Review on Working Capital ISSN: 2321-0354 - ONLINE ISSN: 2347-1654 - PRINT - IMPACT FACTOR: 0.720 on July 2015.</li> <li>• Published in Intercontinental Management Research Review on Bank Finance for MSME's – A case study of State Bank of Mysore bearing ISSN: 2350-0875, Impact factor 1.261, VI Issue on June 2016.</li> <li>• Published in Global Journal of Research Analysis on Institutional credit support and provisions for MSMEs – December 12<sup>th</sup> 2016, volume 5, issue 12, ISSN: 2277-8160.</li> <li>• Published in International Journal of Scientific Research on “the Impact of Bank Financing on the Financial Performance of Small Scale Industries” – April 2019, Volume 8, issue 4 ISSN No. 2277-8179.</li> </ul>



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# A COMPREHENSIVE STUDY ON ACTIVE & PASSIVE PORTFOLIO MANAGEMENT

## Introduction

The Portfolio management is very vast and tricky world of financial markets. The financial markets are littered with complicated jargon, strategies however it eventually boils down to four simple words – Risk, Return / Reward, Liquidity and Tenure. These are the fundamentals which drive the asset allocation, strategies, performances and quality of the portfolio.

Investments are a function of savings. There are various instruments or vehicles available to deploy money. However, the amount and selection of instrument becomes vital, depending on the profile of the investor. But first, the question of the need for investment is to be answered.

The need for investment is surrounded by the simple intuition that idle or unemployed money garners no return. If we were to work on that concept, the need to learn and understand various avenues of investment becomes paramount. Although products in the investment universe continuously evolve and upgrade, the underlying concept behind all of them remain the same.

Effective management of finance is quintessential for all individuals as it helps align their future requirements with today's resources.

### **Objective:**

the study aims at a detailed research on the important asset classes, and how they can all be fit into a portfolio designed for a particular individual with a specific risk profile.

When an individuals' hard-earned money is at stake, the room for error is minuscule, as it could cost them their livelihood or retirement life or important aspects of life such education and marriage etc.

Financial planning is a vital part of managing ones' life. It is of paramount importance for every individual, irrespective of their income bracket. It helps achieve financial goals and provide for the future, with the resources present today.



However, to conduct sound financial planning, one needs to have sound fundamentals of the various avenues for investment and choose the right way of managing the wealth in the form of Active & Passive Portfolio Management

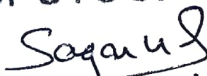
There are two types of Portfolio Management: Active Management and Passive Management. Active management deals with the market condition, tactical allocation, strategic allocation, Risk – reward and returns which is far superior than the benchmark indices of the particular sector.


The passive management deals with the style of investments which aims to deliver on par the bench mark indices, without any bias towards a sector or instrument within the portfolio.

Investment vehicles are aplenty, with different risk and reward characteristics attached to it. One needs to analyze his or her needs and select these vehicles in accordance. Understanding the asset class, and going into specifics, irrespective of whether one is proficient in Finance or not, always pays dividends in the longer course of time.

Thus, the paper focuses on, choose a particular way of portfolio management which in turn building the financial wealth. Active portfolio management requires a skill set which enables a portfolio to deliver better returns than benchmark indices and passive management stays afloat and delivers mediocre returns. Hence everyone must lay out a plan for their finances keeping in mind their future needs and present financial situation. The only way to get there, is to do due diligence, and put in enough efforts to make sure that money is being employed to its best use.

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## Minor Research Projects

### Annexure-1

### Application for submission of proposal for Minor research Project

Subject Area of Research	<b>Economics</b>
Title of the proposed research	<b>Impact of demonetisation on ancillary units- with reference to Bangalore and Tumkur districts</b>
Duration	Aug 2019 to April- 2020
<b>Name of the principal investigator</b>	Smt Nalini N
Qualification	MA and MPhil in Economics, MBA, KSET
Designation	Asst Professor
Teaching and research experience	16 years
Publications	1. E payments systems : ISBN NO: 978-81-927337-3-9 2. A study on the perception of the students for online teaching during Covid-19 In Bangalore : Publication under process
<b>Name of the co- investigator</b>	Smt Divyashree D V
Qualification	MSc in CS , BEd
Designation	Asst Professor
Teaching and research experience	11 years
Publications	1. E payments systems ISBN NO: 978-81-927337-3-9 2. Cloud Computing: ISBN NO: 978-81-940365-0-0 3. CEI As Policy Initiative By Corporate World Under CSR ISBN: 978-93-5407-311-3

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## Details of Research Proposal

### 1. Introduction :

The day November 8, 2016 was notable, in Indian economy, as Government of India adopted demonetization of the high value currency notes and replaced with new notes of Rs.500 and Rs.2000 with a view to clean the black money and corruption by preventing hoarding of money, to prevent counterfeiting of currency notes and to fight against terrorism by curtailing funding from India. It also included important aspect- avoid tax evasion. As it is said "A coin has two faces"- positive and negative- though demonetization was a good decision, it changed the life of many people of India negatively. Thousands of individuals waited in long queues in front of Banks, ATMs for money. Entire social life of people throughout the country got suffered. Many poor daily wage workers were left with no job and income as owners were unable to pay their daily wage because of low business turnovers. Around 15 lakh jobs have been obsolete during 2016-17.

In terms of business activity, the Small Scale Industrial units are one such sector which was hit by the strategy of demonetization. These units are supplementary and complementary to large and medium scale units as ancillary units, while demonetisation many ancillary units had gone through an unstable phase. Many such businesses shutdown because there were no cash to pay the workers, that operated as ancillary units to big industries were closed. Many reports stated that tiny traders have immensely affected after demonetization due to the cash crunch and lack of infrastructure like digital payment systems.

Therefore the main objective of this paper is to study the impact of demonetization on the ancillary units at Bangalore and Tumkur Districts and how it has affected their business activity with reference to financial and marketing aspects.

The study also focuses on finding a comparative analysis of the impact on ancillary units in urban and rural areas. The study includes 50 small scale ancillary units and their perception on demonetization and its impacts on their business sustainability of SMEs.



## 2. Review of literature:

Demonetization is not a new phenomenon, and world economies are witnessing the act of demonetization on a regular interval of time both at National and International levels.

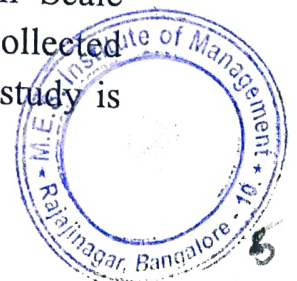
- The Coinage Act of 1873 demonetised silver in favour of adopting the gold standard as the legal tender of the United States and so on.
- Adoption of Euro by the European Monetary Union in 2002 witnessed the act of demonetization.
- Zimbabwean Government has opted for demonetization in 2015, to fight the country's record-breaking hyperinflation.
- The impact of demonetization on Indian economy was a huge one and worth scholarly attention.
- Researcher and practitioners across the globe have expressed varied views on this topic for instance, Chelladurai & Sornaganesh, 2016; Betz, Anderson & Puthanpura, 2017; Bhatnagar, 2017; Jaggi, Jain, & Verma, 2018; Lawrence & George, 2018).

## 3. Objectives:

- To examine the pre and post effect of demonetization on ancillary units.
- To know the issues faced by ancillary units during Demonetization with special reference to financial and marketing aspects.
- To know the impact of Demonetization on sustainability of ancillary units.
- Comparative analysis of the impact of demonization on ancillary units in Urban and Rural areas.

## 4. Methodology:

The present study is analytical in nature it is mainly based on primary data. The sample size is 50 ancillary units belonging to Small Scale Industrial sectors in Bangalore and Tumkur districts. The data is collected from ancillary units through structured questionnaire method. The study is based on simple random sampling method.



## 5. Work plan (time schedule)

Proposal: 15 days

Introduction and Research methodology: 1.5 months

Pilot study: 1 months

Preparation of Questionnaire: 15 days

Survey: 2 months

Report Writing: 2 months

Expert reviewing: 15 days

## 6. Expected results, conclusion and future plans:

### Expected results:

- Project work proceeded from August 2019 and expected to complete by April 2020.
- Expected outcome of our study is to know the accurate impact of demonetization on ancillary units after a time span of 4 years and comparative analysis of impact of Demonization in urban and rural areas.

### Future plans:

- The current study concepts can be used for extending the same concepts at national levels.
- It can also be used for studying the impact of demonetization in other states of India
- The concepts and data can be used to study the problems faced by small scale industries and ancillary units as secondary data.
- The study can also be used for understanding the usefulness of Digitalised transactions for future.

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Research proposal

**SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN  
THROUGH MICRO ENTREPRENEURSHIP**

INTRODUCTION

Micro, Small and Medium Enterprise (MSME) sector has emerged as a very important sector of the Indian economy, contributing significantly to employment generation, innovation, exports, and inclusive growth of the economy.

The MSMED Act, 2006, was enacted to provide enabling policy environment for promotion and development of the sector by way of defining MSMEs, putting in place a framework for developing and enhancing competitiveness of the MSME enterprises, ensuring flow of credit to the sector and paving the way for preference in Government procurement to products and services of the MSEs, address the issue of delayed payments, etc.

The classification of MSMEs is done based on investment in plant & machinery/equipment in accordance with the provision of Section 7 of MSMED Act, 2006, as indicated below:

**Table I : Definition of MSME**

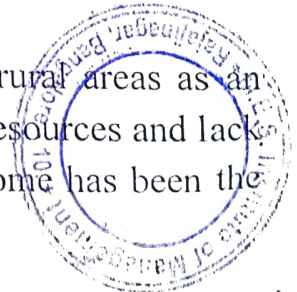
Classification	Manufacturing Enterprise (Investment in Plant and Machinery)	Service Enterprise (Investment in Equipment)
Micro	Upto ₹25 lakh	Upto ₹10 lakh

(Source: RBI Report

<https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=924>)

The role of MSME sector is critical in job creation, innovation, and entrepreneurship and supply chains. Hence, there is a need to facilitate, nurture and support innovative business ideas and shape them into enterprises. Micro enterprises have been identified as the prime movers of economy, especially in developing countries.

Micro entrepreneurship is a great opportunity for women in rural areas as an income source, considering their skills, availability of natural resources and lack of access to quality job opportunities. Having a source of income has been the





major factor in defining the status of women in their families as well as in the community. This study is to understand the impact of micro entrepreneurship in the socio economic condition of women in rural areas.

### **Research Methodology:**

The study is an attempt to analyse the impact of microenterprises in empowering the socio-economic conditions of women. The study is a survey research where structured questionnaire will be designed and Interview schedule method will be followed as an instrument to evaluate the level of empowerment. Data will be collected from the microenterprises established by women in rural Karnataka. The data will be filtered and analysed to reach conclusions regarding the changes brought about by micro entrepreneurship in lives of rural women.

### **Objectives:**

1. To review the current institutional framework in place to support the women in MSME sector.
2. To study the impact of the recent economic changes on the women in the sector and identify the structural problems affecting an enhanced participation of women.
3. To examine the factors affecting the timely and adequate availability of finance specifically to woman entrepreneurs and its role in growth of the enterprise
4. To map the growth of the enterprise and its effect on women entrepreneurs
5. To measure the impact created by the economic growth of women micro entrepreneurs
6. To understand the effects of income improvement and employment generation in the social status of the women entrepreneurs
7. To analyse the contribution of women entrepreneurs in economic development of the rural community
8. To examine the challenges faced by micro women entrepreneurs in the area of marketing, adequate availability of raw materials etc.
9. To deduce contribution of women entrepreneurship in empowerment of rural women
10. To suggest long-term solutions to sustain woman participation in Micro entrepreneurial activities.



## EXPECTED OUTCOME

It is important to measure the impact created by development activities time to time or more clarity in the strategies adopted for the same. The methodologies need realignment according to the changing times. This study will provide insights to the impact created by micro entrepreneurship in lives of rural women. It will validate the concept of better income leading to empowerment of women. This study therefore intends to explore the contribution of microenterprises to the socio-economic empowerment of women.

### Faculty coordinators:

Dr. Sharada.S Principal

Smt. Harini M.S Vice Principal

### Research Committee members:

Smt. RohiniPatil, Asst. Professor

Smt. NaliniAsst. Professor

Smt. DivyaAsst. Professor

Mrs. AnuradaAsst. Professor

Smt. SanjanaAsst. Professor

Smt. Chitra Asst. Professor

Ms. SushmithaAsAsst. Professor

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Ms. ShehanazbanuAsst. Professor

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