Dr.Ambedkar Institute of Technology, Bengaluru – 560056
Department of Master of Business Administration
Book Chapter and Conference Proceedings Details

Sl. No	Faculty Name	Title of the Book	Title of the paper	Title of the proceedings of the conference	Year of Publication
1.	Dr.S.Baskaran	Elements of Costing and Economics	-	-	2021
2.	Dr Susheela Devi B Devaru	Principles of Marketing and Services	-	-	2022
3.	Dr Susheela Devi B Devaru		A Study Challenges of Supply Chain Management in FMCG Sector at Bangalore”	Business Management in Emerging Markets (online) (ICBMEM-2021),	2021
4.	Ms. Vidya. R	Security Analysis and Portfolio Management	-	-	2021
5.	S Kavitha	Text Book	Principles of marketing & Services	-	2022
6.	Dr. Shailaja M L	-	“Weather risk - an analysis of the impacts of ICT on effectiveness of weather assessment methods”.	International E-conference on” Recent trends & development in Information & communication engineering (ICRTDIC 2020)	2020
7.	Dr Susheela Devi B Devaru	Commerce and Management	-	-	2021
8.	Dr Susheela Devi B Devaru	Commerce and Management	Empowerment and Impediments of Rural Women Entrepreneurs in India	-	2021
9.	Dr Susheela Devi B Devaru	Latest Innovation for Future Education (LIFE-2021)	Significance of Neuromarketing on Consumer Buying Behaviour	-	2021
10.	Dr. Rajeshwari R R	Advances in Commerce and Management	A Study on Consumer Perception Towards Ready to eat Food Products, Bengaluru”	India Book of Records and Asia Book of Records	2021

11.	Dr. Rajeshwari R R	Latest Innovation for Future Education (LIFE-2021)	Weaving the Threads of Global Mindset In MBA Education”	World Book of Record	2021
12.	Ms. S Kavitha	Commerce and Management	A Conceptual Framework on Effectiveness of Social Media Strategies	-	2020
13.	Dr.Leela.M.H	Commerce and Management	A Study on the Performance Evaluation of Top Performance Mutual Schemes under Equity and Debt of HDFC Mutual Funds	-	2021
14.	Dr.Leela.M.H	-	A Comparative Study on Performance Evaluation of Mutual Fund Systematic and Lump Sum Investment Plan on Axis Bank and HDFC Bank	Proceedings of AICTE Sponsored 1st International E-Conference On “Recent Trends & Development in Information and Communication Engineering” (ICRTDIC-2020)	2020
15.	Dr.S.Baskaran	-	Impact of GST on Banks - Issues and Challenges	3rd International Conference on Emerging Strategies for Business Advancement (ICESBA-2018)	2018
16.	Dr.S.Baskaran	-	Study on Customer's Perception on Airtel Payment banks with special reference to Bangalore City	3rd International Conference on Emerging Strategies for Business Advancement (ICESBA-2018)	2018
17.	Dr.S.Baskaran	-	Role of Organizational and Supervisor Support and its Influence on Women Employee Motivation in Professional Education.	3rd International Conference on Emerging Strategies for Business Advancement (ICESBA-2018)	2018

18.	Mrs. Shailaja M L		The Role of Self Help Group Towards Inclusive Growth in uplifting the Socio Economic Conditions of Underprivileged Class of Society	3rd One day International Conference on "Emerging Strides in Innovations and Skill Enhancement – Sustainable Development a Key Focus	2018
19.	Mrs. Shailaja M L		Social Entrepreneurship – A tool for Sustaining the Competitive Business World	International Conference on "Ecosystem for Growth of Business"	2017

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ELEMENTS OF COSTING AND ECONOMICS

Dr. S. Baskaran
Dr. C. R. Mahesha
Dr. T. N. Raju

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Dr. S. Baskaran has 17 years of teaching experience at MBA level. He has completed MBA, MFC, M.Phil, Ph.D, PGDIM PGDED. Presently, He is an Associate professor and Head, Dept. MBA at Dr. Ambedkar Institute of technology Bangalore. He has published more than 30 articles in peer reviewed National and International journal and delivered guest lecture in various institutions in India. He has presented research papers in India and abroad (Malaysia and Thailand). He has introduced the syllabus containing Academic, Industry and Research components in every course of the programme. He is guiding six Ph.D scholars in Visvesvaraya Technological University, Belguam Karnataka.

Dr. C R Mahesha is working as an Assistant Professor in the department of Industrial Engineering and Management at Dr. Ambedkar Institute of Technology, Bengaluru since 2006. He obtained M.E degree in Machine Design and Ph.D from UVCE, Bangalore University, Bengaluru. He has 25 International Publications to his credit. He has presented 15 papers at National and International Conferences. He is Life Member of professional bodies such as Institute of Engineers (I), Indian Society for Technical Education, ISSS, IIIE. He has more than 15 years of teaching experience.

Dr. T.N. Raju is currently working as an Associate Professor and Head in the Department of Mechanical Engineering, Dr. Ambedkar Institute of Technology, Bangalore. He obtained his graduate degree in Industrial Production Engineering from Bangalore University, Post graduate degree in Manufacturing Science and Engineering from UVCE, Bangalore and Doctoral degree from Indian Institute of Technology Madras. He has a teaching experience of 22 years in the areas of management manufacturing and materials Science. He has published many papers in reputed National/International Journals.

Jayvee International Publications Private Limited

#33/3, 1A Cross, Basavanapura

Bannerghatta Main Road

Bengaluru - 560083, Karnataka, India

Mob: 9742780195 / 8884822999

Website: www. jayveepublications.com

Rs. 170

9 788195 009251

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Dr. V. Muthu Ruben
Dr. M. S.Vijaya Rao
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Ms. Kavitha S

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Principles of Marketing and Services

First Edition

Authors

Dr.V.Muthu Ruben

Dr.M.S.Vijaya Rao

Dr. Susheela Devi B Devaru

Ms. Kavitha S

INSC International Publishers

Title of the Book: Principles of Marketing and Services

Edition: First- 2022

Disclaimer

The authors are solely responsible for the contents published in this book. The publishers or editors don't take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

ISBN: 978-1-68576-255-1

MRP: 541/-

PUBLISHER & PRINTER: INSC International Publishers
Pushpagiri Complex, Beside SBI
Housing Board, K.M. Road
Chikkamagaluru, Karnataka
Tel.: +91-8861518868
E-mail: info@iiponline.org

IMPRINT: I I P

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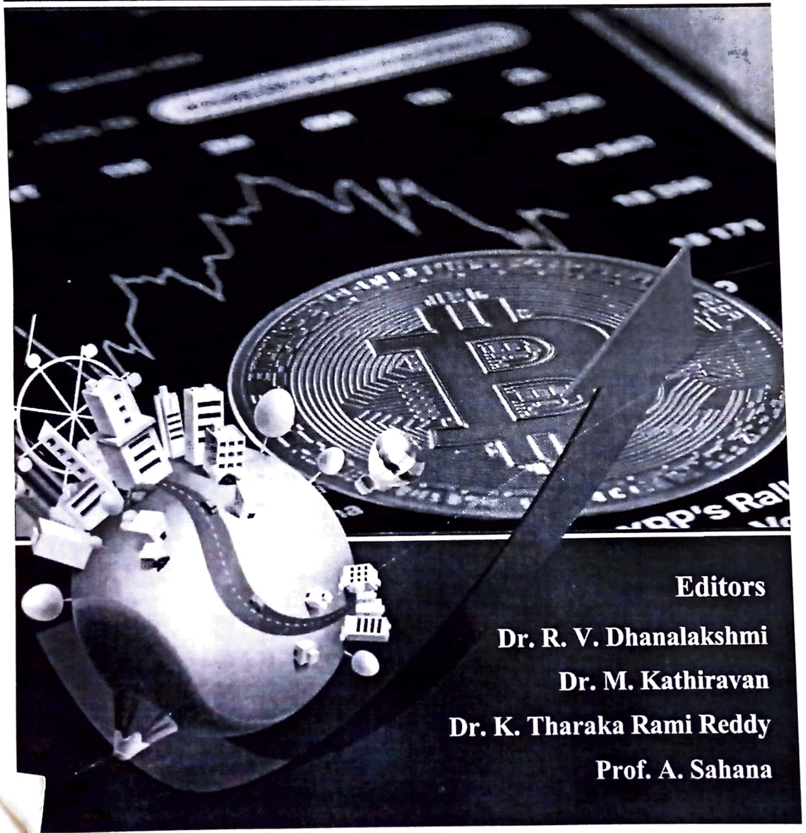
BUSINESS MANAGEMENT IN EMERGING MARKETS (ON-LINE) - ICBMEM 2021



International Conference on

BUSINESS MANAGEMENT IN EMERGING MARKETS (ON-LINE) - ICBMEM 2021

Sponsored by

All India Council for Technical Education (AICTE)

Organized by

The Department of Management Studies
The Oxford College of Engineering
Bommanahalli, Hosur Road, Bengaluru – 560068

Editors

Dr. R. V. Dhanalakshmi

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First Edition: Bengaluru, 2021

Published by:

The Department of Management Studies,
The Oxford College of Engineering,
Bommanahalli, Hosur Road, Bengaluru – 560068

Designed and Developed by:

Enas Publications,
6 & 11, 1st Floor, Giri Towers,
Chunchagatta Main Road,
Supraja Nagara,
Bengaluru – 560062
www.enaspublications.com

ISBN 978-93-92841-00-2

9 789392 841002

Price: Rs. 250.00

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A STUDY ON CHALLENGES OF SUPPLY CHAIN MANAGEMENT IN FMCG SECTOR AT BENGALURU

Dr. Susheela Devi B. Devaru

Associate Professor

Department of MBA

Dr. Ambedkar Institute of Technology

Bengaluru, Karnataka

ABSTRACT

Supply chain management, then, is the active management of supply chain activities to maximize customer value and achieve a sustainable competitive advantage. It represents a conscious effort by the supply chain firms to develop and run supply chains in the most effective and efficient ways possible. Supply chain activities cover everything from product development, sourcing, production, and logistics, as well as the information systems needed to coordinate these activities. Indian demography is one of the most peculiar vis a vis to the demography of any other country in world. In simple terms supply chain management link all the supply interacting organization in an integrated two way communication system to manage high quality inventory in the most effective and efficient manner. This brings in major challenge for the success of any FMCG (Fast Moving Consumer Goods) company in enhancing its revenue through enabling efficient coverage of existing set of outlets and increasing penetration towards uncovered outlets, through selection of appropriate distribution model. FMCG companies in current scenario are aiming high on maximizing outlet coverage as it is one of the major sources for long term growth and sustenance. The Fast Moving Customers Goods Sector (FMCG) is the fourth biggest monetary area, with a size of around Rs 5,000 crore. In this paper an attempt is been made in understanding, the challenges of SCM in FMCG sector at Bengaluru. An empirical study is been made with regards to different FMCG retailers in Bengaluru and finally findings and conclusion is reported.

Keywords: *Supply Chain Management, Fast Moving Consumer Goods, Two Way Communication, Retailers*

SCIENTIFIC INTERNATIONAL PUBLISHING HOUSE (SIPH)

Registered under the ministry of SME,
Government of India.
GSTIN: 33AKIPR5169FZY
UDYAM-TN-25-000518

Certificate of Publication

The editorial board of Scientific International Publishing House (SIPH) is hereby awarding this certificate to **Mrs. R. VIDYA,** in recognition of the publication of the text book entitled **"SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT"** published in first edition December-2021

ISBN NO: 978-93-92992-67-4
Year of Allotment of ISBN: 2021

SIPH

www.sipinternationalpublishers.com

Editor-in-Chief

SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

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SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT

FIRST EDITION

Ms. K.GOWRI

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(SCIENTIFIC INTERNATIONAL PUBLISHING HOUSE)

TITLE OF THE BOOK: Security Analysis and Portfolio Management

Edition: First – 2022

DISCLAIMER

The authors are solely responsible for the contents published in this text book. The publishers or editors do not take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

ISBN: 978-93-92992-67-4

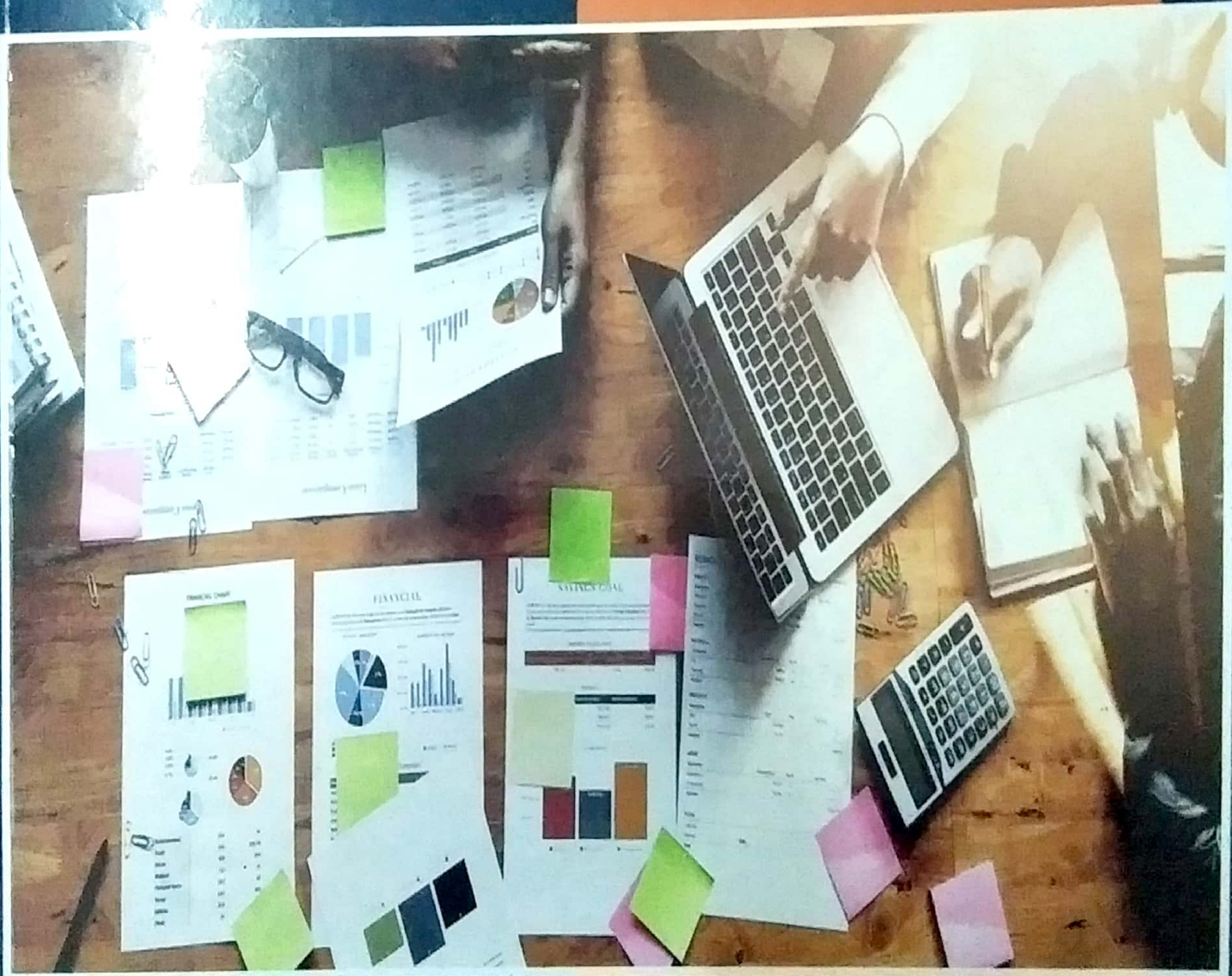
MRP: Rs. 580/-

PUBLISHER & PRINTER: Scientific International Publishing House

Contact: +917019991025

Website: www.sipinternationalpublishers.com

Principles of Marketing and Services



Dr. V. Muthu Ruben
Dr. M. S.Vijaya Rao
Dr. Susheela Devi B Devaru
Ms. Kavitha S

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About the Authors

Dr. V. MUTHU RUBEN. MBA, M.Com, M.Phil, PhD

Dr. V. Muthu Ruben working as Associate Professor in the School of Law, at Christ University (A Deemed to be University) Bangalore -560029. He has more than 20 years of experience in teaching. training and research in the academic field. He has published 3 research Articles in National Journals and has conducted more than 40 training programs for college students and teachers. He has attended more than 20 National and International Conferences/Seminars/workshops and has been invited as a resource person for 5 National/ International Conferences in the field Commerce and Management.

Dr. M. S. VIJAYA RAO, B.Sc, M.B.A, M.Phil, Ph.D.
UGC-NET in Management (2003)
SLET in Business Administration (2004)

Dr.M.S.Vijaya Rao working as Associate Professor in the Department of Management Studies and Research, Don Bosco Institute of Technology, (Affiliated to Visvesvaraya Technological University, Belgaum), Kumbalagodu, Bangalore-560074. He has more than 14 years of experience in teaching, Research and Administration in the academic field. He has published more than [illegible] Research Articles in National/International and Scopus Journals and presented research papers in more than 25 National/International Conferences/Seminars and has also organised National Conferences/ Workshops in the field of Management studies.

Dr. SUSHEELA DEVI B DEVARU, B.Sc(Agri), MBA(Mktg), PGDHRM, M.PHIL (Mgmt), Ph.D(Mgmt)

Dr. Susheela Devi B Devaru is currently working as Associate Professor in Department of MBA at Dr Ambedkar Institute of Technology, Bengaluru, Karnataka, India. She is a Compassionate and results-oriented faculty with more than 21 years of teaching experience. She has presented papers in many National and International Conferences and also has several publications in National and International Journals to her credit. She is a Life member of Indian Society of Business Management (ISBM), Academy of Human Resource Development (AHRD) and The Indian Society for Technical Education (ISTE). She is an Associate Editor of International Journal of Commerce and Management Research (IJCMR) and RMS member of International Journal of Creative Research Thoughts (IJCRT). She has two international and one national patent in the area of artificial intelligence and IOT. Her area of expertise is in Marketing Management and HRM. She is interested in Research, Training and Development.

Ms. Kavitha S, B.Com, MBA

Ms. Kavitha S, Assistant Professor, Department of MBA, Dr.Ambedkar Institute of Technology, Mallathally, Bangalore 56. Is Specialised in MBA, Marketing Management from University of Mysore. Presently working under VTU affiliated institution and having totally 15 years of Teaching experience to post graduation (PG) students. Pursuing PhD under VTU. Handled various subjects of management and marketing management specialization subjects. Presented 12 papers in various national and international conferences, published 18 research articles/papers in various National and International journals. Conducted and also participated in various FDP, SDP, seminar and workshops.

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INSC International Publishers

ISBN: 978-1-68576-255-1
9 781685 762551
MRP: 541/-

S. Kavitha
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Dept. of MBA

Title of the Book: Principles of Marketing and Services

Edition: First- 2022

Disclaimer

The authors are solely responsible for the contents published in this book. The publishers or editors don't take any responsibility for the same in any manner. Errors, if any, are purely unintentional and readers are requested to communicate such errors to the editors or publishers to avoid discrepancies in future.

ISBN: 978-1-68576-255-1

MRP: 541/-

PUBLISHER & PRINTER: INSC International Publishers
Pushpagiri Complex, Beside SBI
Housing Board, K.M. Road
Chikkamagaluru, Karnataka
Tel.: +91-8861518868
E-mail: info@iiponline.org

IMPRINT: I I P

WEATHER RISK - AN ANALYSIS OF THE IMPACTS OF ICT ON EFFECTIVENESS OF WEATHER ASSESSMENT METHODS.

1. **Dr Shailaja.M.L,**
Associate Professor, Department of MBA,
Dr Ambedkar Institute of Technology,
Bengaluru – 560056
Email Id:aitshailajaml@gmail.com &
Shailja.ml@dr-ait.org
Mob.No:9482225673

ABSTRACT

Agriculture & its allied sectors are considered as the primary source of occupation for more than 58% of the total Indian population (IBEF-May 2020). Now in the wake of COVID–19 pandemic the migrant population is moving back to rural areas & involving in the agriculture related activities. The agriculture sector has contributed about 17% to the GDP. The Agriculture & horticulture sector are affected by many constraints, one among them is weather based risk like drought, floods, cyclone, hailstorm, & other climate conditions which seriously affects the productivity. The Indian government understanding the importance of agriculture has been constantly supporting the sector by designing various schemes. As a result it has adopted the weather based crop insurance scheme (WBCIS) to compensate the agriculturist for the risks related to weather abnormalities. The Information and communications technology (ICT) is playing a major role in the assessment of weather related information which helps the government to design realistic crop insurance. The accessibility of a small farmer to the right information on weather at the right time can save him from a bigger risk.

The paper is an attempt to study the impact & effectiveness of the application of ICT on weather assessment methods adopted by the stakeholders.

Key words: Inclusion, weather risk, ICT, crop insurance, Assessment.

Introduction:

The world population is expected to cross a mark of about 9 billion by 2050 according to a survey. Agriculture sector need to gear up to ensure food security to the growing population by increasing the productivity to the fullest capacities. The rural people are exposed to a number of risk & constraints which restricts their socio economic growth prospects specifically in developing countries. The dangers of weather risk are unavoidable in agriculture. The poor households & small farmers are trapped in poverty which restricts them to invest in measures that can minimize such risks. The repeated occurrence of weather related calamities have increased over the years like cyclone, drought, heavy & low rainfall, floods, untimely changes in temperature has affected the agriculture on a large extent in developing countries. In addition to this the agriculture in different forms, various locations & wide variety of crops exposed high vulnerability to climatic changes. This affects on a large scale the annual production of food grains. By adopting Climate smart agriculture (CSA) (FAO 2017) technology, practice & methods the sustainability and resilience is enhanced in agriculture sector.

Agriculture is becoming knowledge intensive as millions of small farmers are facing the constraints such as lack of information flow, poor access to markets & finance, weaker education & low levels of physical and human capital. The reduced flow of information to the farmers at the right time by & large affects the quality of the decisions like pricing of the agricultural output, the input market, crop selection, usage of land, judicious investment of the costly finance etc.

ICT's are an important catalyst which has transformed the functioning of households, businesses, governments & people by majorly reducing the transaction costs & enhancing the communication. The agriculture is revolutionized by the innovations like cloud computing, artificial intelligence, internet of things and big data. The introduction of remote sensors & remote management have enhanced the efficiency level of the farm sector and also reduce the input cost by collecting & dissemination of the information at the right time on soil moisture, crop growth, temperature monitoring, livestock feed levels, handling of machinery, irrigation systems etc. The collection of information on the weather can improve the productivity of the farm sector. There are various methods through which the weather assessment & analysis is carried out.

Statement of the problem

The access to the weather information helps the designing and implementation of crop insurance to improve the efficiency of the agriculture. Indemnifying the losses & risk involved in any production is required hence the Crop insurance is designed based upon the various criteria's like the crop, soil, seeds, rainfall, environment, weather etc. The ICT is a major tool helping the collection of data, dissemination of data on climate to design weather based crop insurance. The paper is an attempt to study the factors influencing the weather conditions, understand the weather assessment methods & the role of ICT in assessing the weather & dissemination of information to the required agencies & farmers.

Review of literature

The quantum of contribution to GDP of the country reveals the importance of agriculture but the agricultural production is affected largely by the nature ***(Ramesh.B.G & Narayan C.Pradhan).*** The paper has made an effort to examine risk related to weather, importance of weather insurance, cross country experience along with study on impacts of other factors in designing the insurance product like market fluctuations, agricultural policies, subsidies & incentives, credit facilities etc. The authors ***(Barry.J.Barnett & Olivier Mahul***) have discussed the relation between weather risk and poverty, possible roles of government, donors and international financial institutions, checks on the weather insurance products in some lower & middle income countries. The study of problems & prospects of weather index based crop insurance in developing countries gives an insight into the implementation process of weather based crop insurance in Bangladesh ***(Dr Md.Mushfiqur Rehman, Bikash Chandra Ghosh & Dr Mir Khaled).*** The paper gives the critical overview of the weather based crop insurance in India and also the insurance products are to be designed based upon the sound agronomic principles and on scientific method of assessing the weather parameters ***(Daniel J.Clarke, Olivier Mahul, Kolli N.Rao & Niraj Verma).*** The report has analyzed the importance of ICT in transmitting the information to agriculturist & how it has reduced the transaction cost, improved service delivery, generated new revenues, jobs & also has saved resources ***(Food and Agriculture Organization of the United Nations Rome, 2017).***The role of ICT in agriculture has been analyzed ***(Surabhi Singh, Santosh Ahalwat & Sarita Sanwal)*** to prove the availability of timely information in the hands of the agriculturist can help the farmers in adopting good agricultural practices, choice of better inputs & planning of cultivation scientifically.

All the above research papers were thoroughly examined to analyze the importance of weather based crop insurance & the role of ICT in designing the insurance product. The review of literature reveals that there is a need to elaborate on various methods of assessing the weather on more scientific way to reduce the ambiguity in the WBCI & providing clarity to the settlement process.

Objectives of the study

The main objective of the paper is to theoretically examine the various methods of assessing weather conditions and the application of ICT to improve the result.

- To understand the factors considered for the weather & climatic conditions.
- To comprehend the methods of weather assessment methods by various authorities.
- To analyze the role of ICT in the Assessment of weather in designing the WBCI - weather based crop insurance.

Methodology of the study:

This study is conducted using the secondary sources of data and presented in a completely explanatory manner. The data have been collected from the literature available from various sources such as journals, working papers, websites of statistics related to economy, agriculture sector & development organizations.

Organisation of the study:

This paper is divided into five sections. Section -1 is dealing with the introduction of the study that includes the impacts of weather on agriculture sector, the role of ICT, statements of the problem, review of literature, objectives, methodology & organisation of the study. Section -2 an overview of the weather & climatic conditions. Section -3 an exhaustive list of weather assessment methods followed by various authorities. Section -4 analyzing the role of ICT in weather assessment methods. Section – 5 Conclusion about the study.

Section 2: Overview of the Indian agriculture sector

A Growth oriented & a sustainable economy of India is drawing heavily upon the agriculture sector as more than 60% of the country's population is depending on agriculture for its livelihood. More so 43% of India's geographical area is occupied by agriculture & its allied activities. In 1960 Indian food sector experienced a bad crisis which pushed the country to become self sufficient to ensure food security to the growing population. This paved way for a series of revolution like green, white, yellow & blue revolution. The green revolution changed the country's position from deficiency to sufficiency in food sector. Even though country has achieved remarkably the agriculture still faces a variety of problems like fluctuating quantities of output due to the impacts of weather. India's agriculture is affected by the variations of weather as it is dependent on monsoons.

Many a times the weather & climatic conditions are used interchangeably but there is a difference between the two like weather is the result of movement of heat energy which impacts the humidity, precipitation, clouds, wind, temperature etc. On the contrary the climate describes the overall conditions of weather which occurs over a period of time in a certain place.

The components of weather are temperature, humidity, wind speed & direction, thunderstorm & rainfall. These elements are influenced by water & dust in the climate, altitude, latitude, ocean currents, and pressure differences.

The Indian Meteorological department (IMD) has identified four seasons in India**:**

1. **Winter** (From December to early April);

2. **Summer or Pre-monsoon season** (April to July in north-western India);

3. Monsoon or Rainy season (June-September);

4. Post-monsoon season (October-December).

Based on the seasons, the crops grown are classified into Kharif (June to November) & Rabi (October to April). The crops are like: Rice, wheat, maize, millets, barley, cotton, oil seeds, groundnut, moong, urad etc.

The climatic conditions of India are basically tropical monsoon which has regional high diversity due to topographical diversity. The factors determining the climate conditions are the ***latitude*** i.e tropic of cancer which separates the earth into two division tropical & sub tropical passes through the middle of Rann of Kuchchh in the west to Mizoram in the east, the ***Altitude*** i.e the Himalayan range having tall mountains of more than 6000 meters stops the cold wind from the central asia hence India is not experiencing extreme winter. The ***Pressure of wind*** conditions balances the weather in both North & south India. On an average India receives more than 400cm of rainfall annually but some areas receive lesser than 60 cm, hence the annual rainfall is highly variable from year to year.

Section 3: Weather assessment methods followed by various authorities.

The authorities like governments both central & state, funding agencies, bank, public & private insurance agencies etc,. are continuously working upon providing the right information to farmers so as to reduce the losses to them. Agriculturists are basically interested to know about the local weather forecast, stages in crop cycle and price prevailing in the market, this is collected & disseminated by the ICT enabled services. The information on weather conditions are collected at real time through remote sensors, price at market is recorded & passed through ***SMS (Short Messaging Service) and IVR (Interactive Voice response)*** using mobile technologies, updated information on crops & their transformation is collected and transferred through ***web based portals*** of research institutes & farmers. To avail the funds in the form of loans from the banks was a difficult process for a farmer situated in a remote village, the ***hand held biometric transactions & smart cards*** store all the relevant information like earlier credit details, crop history, land details for pledging as collateral which makes the bank to process the loan sanction on faster phase hassle free. The farmer makes use of various ICT platforms to meet his information need through ***web portals, mobile phones, information kiosks, e-markets, GPS*** etc. The risk related to climatic conditions is transferred to the agencies like insurance companies operating under government, public & private insurance companies. The volatile commodity market pricing is indemnified through future, forward & derivative contracts.

Section 4: The role of ICT in the assessment of weather in designing the WBCI - weather based crop insurance.

ICT can be construed broadly as "using electronic means for processing and disseminating information and thereby facilitating communication quickly and easily". (Surabhi Singh -2017) The Indian agriculture sector's productivity & efficiency is always on lower side as it is facing many challenges like poor connectivity, unreliable & delayed information about the weather & market, lagging behind in adopting the modern technology, small land holdings & substandard quality of input materials. It is the need of the hour to disseminate the right information at the right time about the modern technologies which are personalized to suit to the requirements of farmers from various regions. It is a challenge to design such personalized technologies to the farmers as they are belonging to different geographical locations, variant climatic conditions, uneven size of land holding, and different type of soil, crops, diseases & pests. The ICT can extend a helping hand to pass the information, procurement of quality input materials at competitive price, selling the outputs at different markets at better prices & the transfer of technology. The accumulation & usage of large data in the form of information has to be transmitted to reach the hands of farmers is possible with the initiative of ICT which effectively generates, stores, analyzes & disseminates the right information. The role of

ICT in agriculture is the new field of research for the experts & scientists to develop applications for e-agriculture. The ICT disseminates information through mobile phones & radio to reach out the farmers on a large scale when early warnings are given about the bad weather, market movements and disease & pest outbreaks. The recent outbreak of **Locust pest** in the northern part of the country where farmers were given warnings about it & were saved from severity of losses.

Section 5: Conclusion

In conclusion the ICT enabled services are boon to the agriculture sector in providing the right information at the right time to the farmers and enabling them to reduce the losses & enhance the productivity. In India the WBCI (Weather based Crop Insurance) is not very popular from private insurance agencies but government is providing the crop insurance through NAIS National Agriculture Insurance Scheme implemented from 1999-2000 for Rabi Crop. The government supports the NAIS offering the insurance at subsidized premiums. Recently even the ICICI Lombard is also providing WBCI. The Indian insurance market has lot of potential for Weather based insurance products as farmers are being more aware of these products, highly informed about the market conditions & extensive usage of ICT enabled services.

Research Scope:

A further research probe can be conducted by individually addressing the various weather conditions, their assessment, measuring them in different regions & crops. The researchers can also do a comparative analysis of the weather assessment practices of two different agencies or may be two different countries. There is a scope also to develop business models to insurance agencies & communication network companies to meet the requirements.

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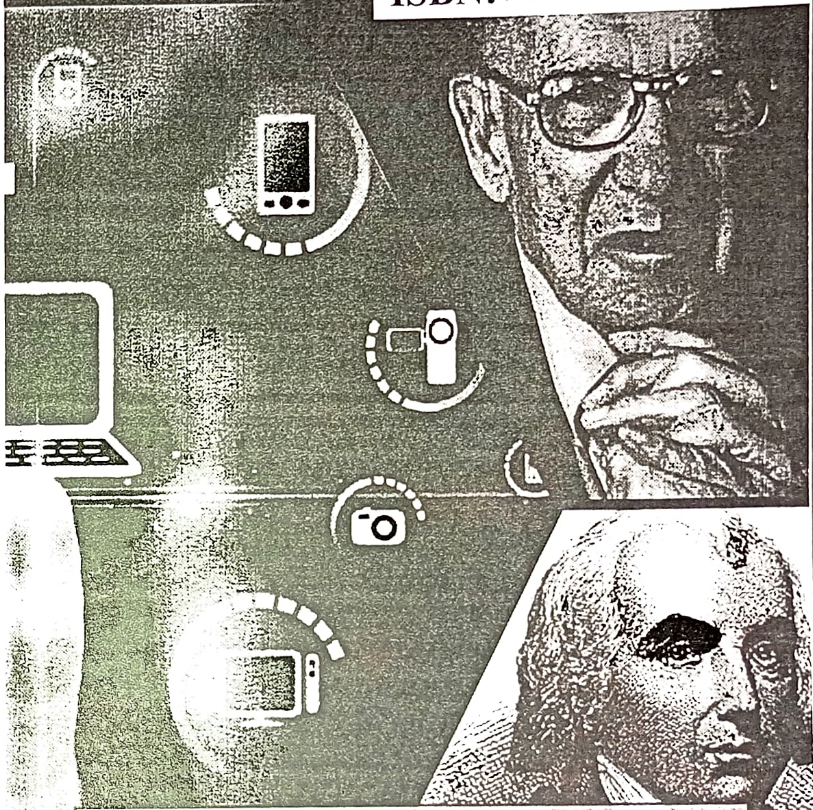

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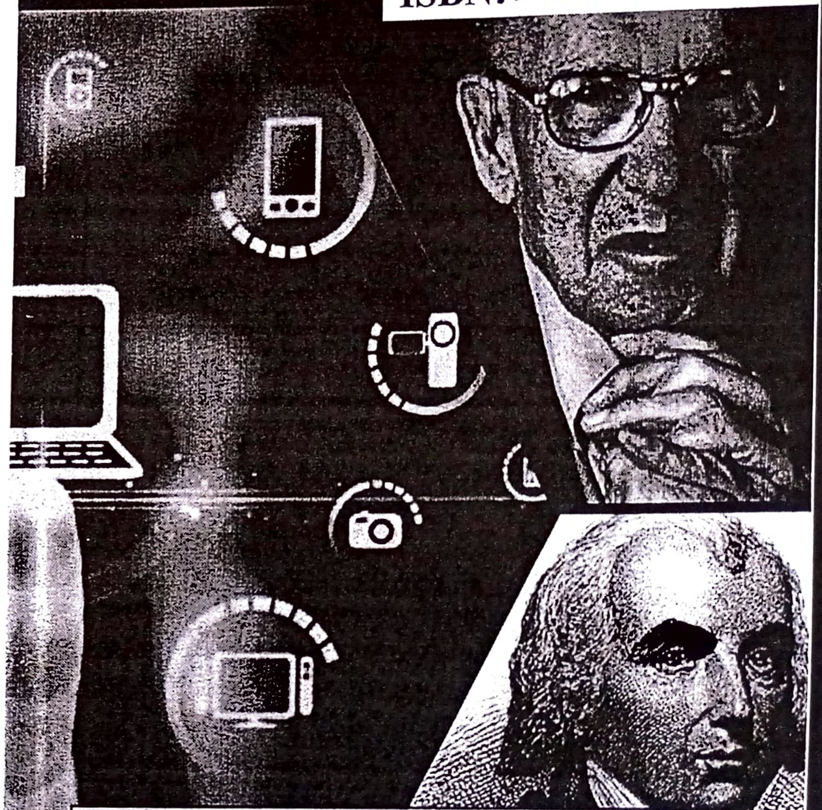

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Dr.Susheela Devi B Devaru
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Dr. Manoj Kumara N V
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ESN PUBLICAIONS
INDIA

First Edition: 2021

ISBN : 978-93-90781-07-2

Price : Rs 500

Published By:

ESN PUBLICATIONS,
3/151-A,Muthuramalingapuram, Kalloorani Post,
Aruppukottai Taluk, Virudhunagar District,
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INDEX

"EMPOWERMENT AND IMPEDIMENTS OF RURAL WOMEN ENTREPRENEURS IN INDIA"

Dr. SUSHEELA DEVI B DEVARU
Associate Professor, Dept. of MBA,
Dr. Ambedkar Institute of Technology,
Mallathahalli, Bangalore – 560056

Abstract
The growth of the economies of many countries is due to the increasing participation of women in entrepreneurial activities. A woman who can accept challenges, adventures and an urge to become economically independent can transform in to an 'Entrepreneur'. A woman entrepreneur can contribute positive values to the family, community and the society. The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite all the social hurdles, Indian women stand tall by breaking the glass ceiling and are developing and intruding into the male dominated arena as garment manufactures, farm owners, business women with many commodities, establishing firms like, tiffin centers, milk centers, petty shops etc.According to the World Bank Report 31 women's empowerment could be measured by factors contributing to each of the following: their personal, economic, familial, and political empowerment. They have included household and interfamilial relations as they believe in the central focus of women's empowerment measures should include women's participation in systemic transformation by engaging in political action. The study attempts to identify key challenge faced by rural women entrepreneur and entrepreneurship. Out of all the challenges faced by rural women entrepreneur, social challenge is the key (number one) challenge faced by rural women entrepreneurs.

Keywords: ***Rural women entrepreneur, Rural entrepreneurship, challenges, empowerment***

Introduction

Social and economic development of women is necessary for

overall economic development of any society or a country. The basic qualities required for entrepreneurs and the basic characters of Indian women, reveal that, much potential is available among the Indian women on their entrepreneurial ability. This potential is to be recognized, brought out and exposed for utilization in productive and service sectors for the development of the nation. "The women is under increasing scrutiny even at the dawn of the 21st century.Women constitute half the world's population still majority of the women do not have equal access to land, credit, technology, education, employment and political power. In every society, women play critical roles in the family and outside. In nut shell, women have a profound and pervasive effect on the health and happiness of their families, communities and local ecosystem. Therefore, inequalities that are detrimental to them be it to their physical and mental health, income-earning ability, education and a decision making power, to name just a few, are detrimental as well to society at large and to the environment (Gupta, 2000)". Women have been successful in breaking their confinement within the limits of their homes by entering into varied kinds of professionals and services women entrepreneurs have proved to be on par with their men counterparts in business acumen and are emerging as smart and dynamic entrepreneurs. There are many reasons for women to enter into entrepreneurial ventures in a predominantly society. Entrepreneurship among women is an important avenue through which women can overcome their subordination within the family and the family and the society as a whole.

Concept of Entrepreneurship and Women Entrepreneur

The origin of the basic word —Entrepreneurship is from a French word —Entrepreneurshipl, where it cradled and originally meant to designate an organizer of certain musical or other entertainments. The Oxford English Dictionary (of 1897) defines the term —Entrepreneurl in similar way as the director or a manager of a public musical institution, one who gets-up entertainment arranged , especially musical performance. Initially in the early 16th century, it was applied to those who were engaged in military expeditions. In 17th century. It was extended to cover civil engineering activities such as construction and

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"SIGNIFICANCE OF NEUROMARKETING ON CONSUMER BUYING BEHAVIOR"

Dr. Susheela Devi B Devaru
E-mail id: susheela.devi@dr-ait.org
Associate Professor, Department of MBA,Dr. Ambedkar Institute of Technology, Mallathalli, Bangalore, India

ABSTRACT: In today's vibrant business surroundings, it is no longer feasible to keep on practicing the same marketing tools to acquire an edge over the competitors. It is thus necessary to integrate other disciplines along with marketing to take a leap forward to understand consumers better. Neuromarketing is a fairly new discipline that combines behavioural psychology, economics and consumer neuroscience. Neuromarketing is an emerging field that bridges the study of consumer behavior with neuroscience. Neuromarketing has attracted increasing attention, but critical aspects of it remain underexplored, including what exactly it is or includes, and how it is used in practice. Neuromarketing, as currently practiced, is heterogeneous, as companies are offering a variety of technologies. Consumers are complex, diverse in nature and neuromarketing can provide better insights about their purchase intentions. The idea that consumers are rational decision makers, who carefully consider options when making a decision about a certain phenomenon, will soon phase out! Believe it or not. In a bid to better understand the consumer, a myriad of economists still waste their precious time on "not-so-deep" modifications and elaborations of mainstream economic models, some of which are barely "shallow". Businesses need to fully understand the consumer decision making processes for them to thrive in the current competitive business environment which is now a global village. The main aim of this paper is to highlight the role and importance of neuromarketing research techniques in the evolution of neurosciences and to explain how these techniques

are used in market research. One of the most important challenges for companies who offer neuromarketing services is to stick to ethical principles when performing the investigations. This paper also looks at the human brain from a neuromarketing perspective, to shade more light on our quest to better understand the consumer brain. Neuromarketing was born by combining two fields: Consumer behavior and Neuroscience. Thus in beam of such remarkable potentiality of Neuroscience integrated with consumer behaviour, this paper is an attempt to understand the significance of neuromarketing on consumer buying behaviour. This article aims to help in understanding this new mixture of these sciences by explaining tech-niques that are used in this area and showing their application

Keywords: neuromarketing, neuroscience, consumer behaviour, market research, ethical responsibility,

1. INTRODUCTION

Neuromarketing is the application of neuroscience to marketing. **Neuromarketing** includes the direct use of brain imaging, scanning, or other brain activity measurement technology to measure a subject's response to specific products, packaging, advertising, or other marketing elements. In ancient times Greek philosopher Plato compared the human soul with a chariot pulled by two horses. One horse was reason and the other one was emotion. However, the "black box" of consumer was until recently only the horse of reason. Ignoring Plato's horse of emotion was not intentional, it was just much easier to explore, model and predict reasoning of consumers than trying to predict their emotions. Marketers tried with focus groups, deep interviews and many other techniques to find out what consumers think about some product or service. But it hap-pened too many times that there was a large discrepancy in what consumers say they think and what they really

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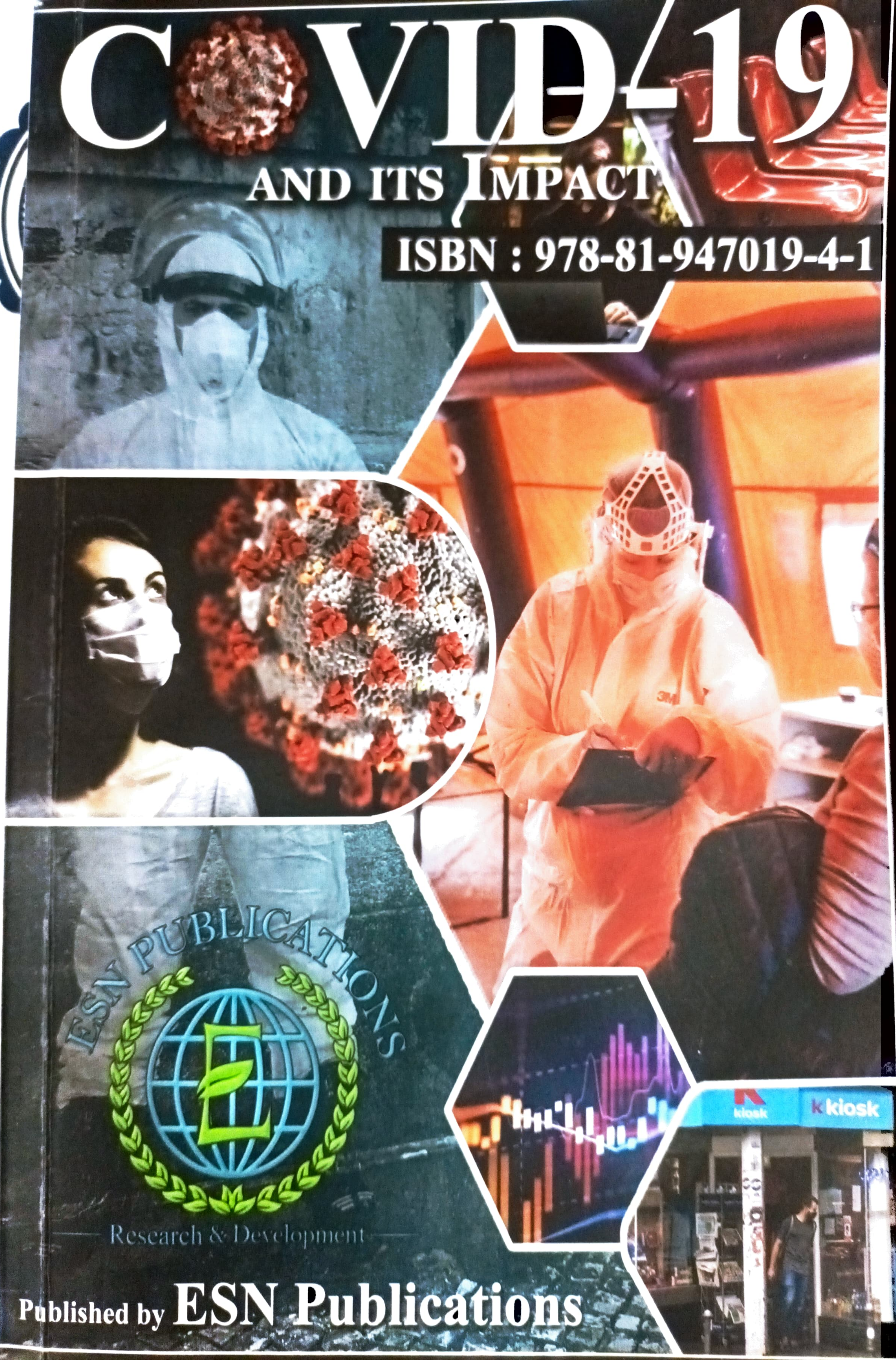
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A Study on Consumer Perception towards Ready to Eat Food Products, Bengaluru

[1]Dr. Rajeshwari. R.R, [2]Mrs. Suma .S, [3]Mrs. Nandini L

[1]Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Technology, Near Jnana Bharathi Campus, Outer Ring Road, Bengaluru-560056, Karnataka State, India,

[2,3]Assistant Professor, Department of MBA,SJC Institute of Technology, B. B Road, Chickballapur-562101, Karnataka State, India.

Abstract: *Development of the metropolitan cities due to increase in population, emergence of industries, evolution of various new factors, time factors, etc, created the need for ready to eat foods in the market. Demographic variables and socio economic characteristics of the consumers are also important variables, which decide the consumption pattern of food products in the family. Factors influencing the consumers choice of ready to eat food are flavor, texture, appearances, advertising , reduction in traditional cooking, rising income level, influence of western countries, more global trade, travelling, convenience in preparation due to lack of time and cost effectiveness are other factors positively influencing ready to eat food demand.*

1.1 Introduction:

Most foods are consumed in fresh form in India and only limited quantities are processed for added value. But with this pattern slowly increasing, the demand for processed food products in India is growing. Greater mobility and ambitions, exposure to and availability of a broader variety of goods, readily available credit facilities, and higher disposable income resulted in higher spending and usage. Food consumption initially focused on essential products such as wheat, vegetable oils, and sugar. Nevertheless, due to both improved availability and affordability, the addition of fruits & vegetables, seafood, meats, beverages and processed foods is now on the rise. The food sector witnessed a noticeable change in patterns of consumption due large disposable incomes. Higher

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[1]Department of MBA
[1]Dr. Ambedkar Institute of Technology
[1]Karnataka, [1]Bangalore 560056.
[1]India

[2]Mrs. Padmavathi S M
[2]Assistant Professor
[2]Department of MBA
[2]SJC Institute of Technology,
[2]Karnataka, [2]Chickballapur-562101,
[2]India
rr.rajeshwari@gmail.com
[2]padmaprasadsm@gmail.com

Weaving the Threads of a Global Mindset in MBA Education

Abstract:

In today's ever changing business world many companies such as Wipro, Infosys, Reliance etc.., are able to breed creativity and innovation for excellence. Creativity has become need of the market for any organization including the creativity in MBA education field. Developing alternative approaches for inspiring, influencing, and guiding the students to prepare & equip them for global competition. Now the business world has changed and MBA programs must change with it. Newly minted MBAs lack essential leadership skills. Creative and critical thinking demand far more attention. Creating a global mindset necessitates opportunities for learning. Improving productivity in B- schools.

Weaving the Threads of a Global Mindset in MBA Education

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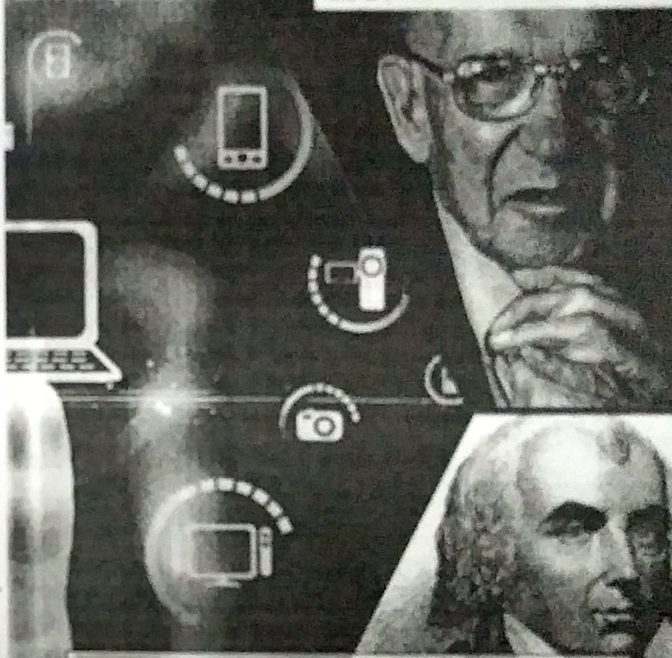

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"A CONCEPTUAL FRAMEWORK ON EFFECTIVENESS 0F SOCIAL MEDIA STRATEGIES"

Ms.S.Kavitha
Assistant Professor&Research Scholar,Department of MBA
Dr Ambedkar Institute of Technology,Bengaluru,Karnataka

Abstract
Marketing is a methodological science that needs to change as per what and how the market needs it to. Marketing is and has always been very crucial for the development of businesses by the companies and to maintain the brand loyalty of their customers, the Marketers have been using various means of marketing programs. One of the emerging and most widely used means is Social Media Marketing. Social media is a platform where people create, share and exchange ideas through socially connected mediums. This has helped social media to emerge as a useful and productive tool for marketing. Marketers try to create content to attract the readers or consumers and encourage them to share it with others through social media. Social media has now become an important part of everyday life and it unveils countless opportunities for businesses that are looking to reach out to their audience through social media marketing. This study is to identify or measure the effect of Social Media Marketing on customers in relation to their brand loyalty and recall value. Over a period, people are spending more time on social media websites and applications which is widely used in communication, sharing information and networking with others for personal and professional purposes. In 2019 there are more than 3.5 billion social media users around the globe which is around 80% of total internet users. Facebook is the most widely used social media platform with around 68% of market share followed by Pinterest (11%), Twitter (10.5%), Instagram (5.8%) and YouTube (3.7%). For companies the key condition of the Social Media Marketing success is to be active and unique. The study will depict the necessity for Marketer to choose the appropriate social medium to interact with their potential customers by updating their new products and services and also their dynamic offerings regularly.

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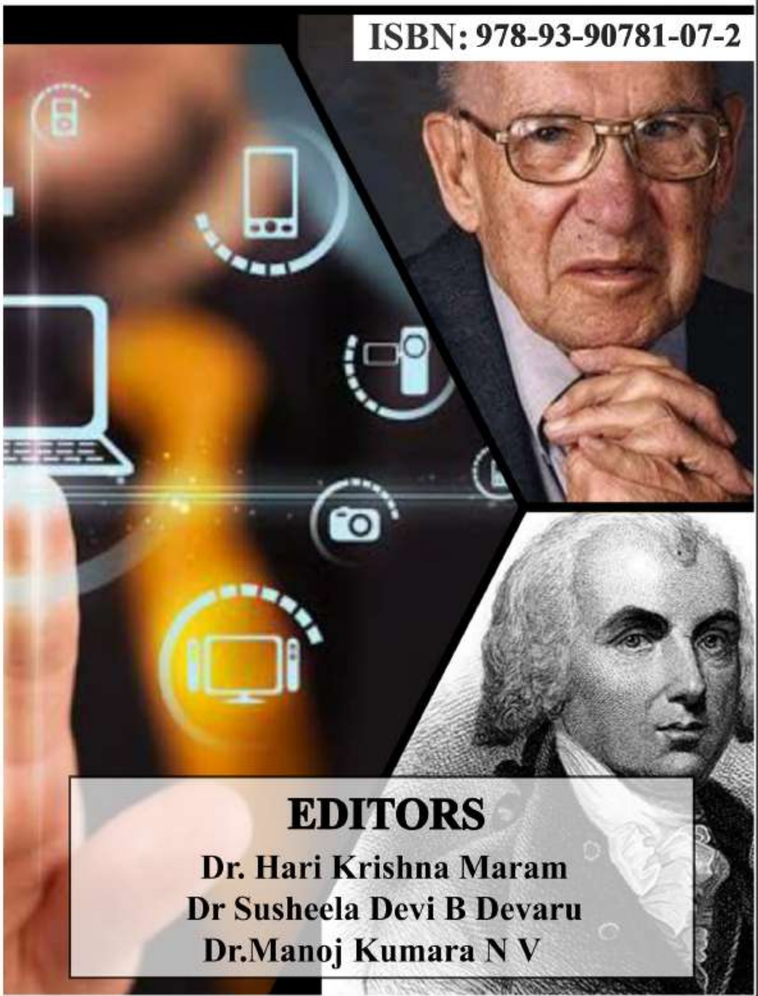

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First Edition: 2021

ISBN : 978-93-90781-07-2

Price : Rs 500

Published By:

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Dr.Leela.M.H
Assistant Professor, Dept. of Master of Business Administration , Dr. Ambedkar Institute of Technology, Bengaluru, Karnataka

INTRODUCTION ABOUT THE STUDY

Nowadays mutual funds are the most preferred investment options all over the world and act a crucial role in economic development of the nation. According to Association of Mutual Funds in India (AMFI), defines "A mutual fund is a trust that pools the savings of a number of investors who share a common financial goal anybody with an investible surplus of as few thousand rupees can invest in mutual funds. This investor buys units of a particular mutual fund scheme depending on their interest that has a defined investment objectives and strategy." The money gained through this and the capital appreciation is divided equally or shared equally in the form of units who have invested. thus mutual funds is the most suitable investment for the common person as it earns money with an opportunity to invest in a diversified professionally managed lot of securities at a relatively low cost.

The mutual fund industry was started in the year 1963 in India with the formation of Unit trust of India. In 1993 mutual fund industry was privatized. Mutual fund industry in India is just limited to few; the mutual funds are centered on metro and big cities. HDFC Mutual funds was started in the year 1999, December 10th and is one of the most profitable and largest established fund houses in the country. It started with a joint venture between standard life investments limited (SLI) and Housing development finance corporation limited (HDFC). It offered the public offering in the year 2018 -19 and in august 2018 it became publically listed company.

STATEMENT OF PROBLEM

An examination being led to investigate the performance of selected mutual funds schemes under HDFC mutual funds in the market which yields a particular return to the investor and influence in the selection of those mutual funds by the investors. The present study analyzes the performance of mutual funds using performance indicators models.

OBJECTIVES OF THE STUDY

- To determine the financial performance of selected mutual funds in India.
- To evaluate the performance of mutual funds in context to performance indicators models like Sharpe index, Treynor index , Jensen index, etc.
- To identify the efficiency mutual fund scheme of HDFC mutual fund.

REVIEW OF LITERATURE

Bhutada, M (2015), A study on "Comparative Analysis of MFs available at Kotak Mutual Fund and HDFC-Mutual Fund" the key aim of the study is to know the various schemes available to investors at Kotak and HDFC-Mutual Fund, analyze and compare the performance of different MFs by Kotak and HDFC- Mutual Funds and to know the factors that effects on the performance of MFs by use the different parameters such as SD, Sharpe Ratio, R Squared, Alpha. From the study he found that Election result, Crisis, Inflation, Budget and any such big factors effect on the performance of MFs Schemes.

R Mishra. (2015), "Performance of Investors belongs to MFs: An Analytical Study in Odisha". And this study is conducted with the aim of discover the essential aspects of Mutual Funds affecting on the mutual fund investors by using primary and secondary data on the basis of 136 respondents. Analysis is made by using Descriptive Statistics, Exploratory factor Analysis and „T‟ test. He finally found MFs are observed upon as a transparent and low cost investment vehicle and return and future respective are important factors to be considered while taking investment decision.

Shukla, S (2015), A study is conducted on "A comparative performance evolution of selected MF". The objective is to examine the return from the selected 5 different categories of MFs and evaluate the performance of those and identify security return with fund return during the study period by using secondary data. The tools were used in the study like SD, Beta, Alpha, R squared, Sharpe ratio and so on. This study found all the funds are having positive correlation with Nifty.

Srivastava S and Malhotra S (2015) in an article "A Paradigm Shift in Risk Measuring Tools of Mutual Fund Industry" from International Journal of Informative & Futuristic Research. This study depicts that the equity funds perform better than the debt funds because they have a strong linear relationship between risk and return. No funds are risk free investors must invest in equity related instruments to diversify their risk in the portfolio as the fund manager are adapting calmar ratio and safety first ratio to analyze the risk of selected funds.

Mane, P (2016), conducted a Report on "Investors Perception towards MFs in the city of Aurangabad". The objective of the study is to know the investors view towards MF, give awareness and know the investors preference of people for investment on MFs. Study is conducted on the selected sample size of 30 by using Chi Square. Finally study found people prefer to invest on less risky investment alternatives and round about people hesitant in going for new are investment like MFs.

RESEARCH DESIGN

The present study is Descriptive and empirical in nature it involves a comprehensive evaluation of Mutual fund schemes of HDFC over a period of 3 years from 2107 to 2019. The data has been collected from AMFI. The risk is calculated on the basis of day end NAV of each concerned mutual fund. Further Nifty50 has been considered as bench mark index.

SAMPLING DESIGN

Under this study, the sampling was selected through convenience sampling, non-probability sampling technique. The samplings were selected on the basis of the top performer under the equity and debt mutual fund scheme of HDFC.

POPULATION

According to the study total numbers of schemes were 64 schemes which include growth funds, debt funds, liquid funds and children fund.

SAMPLING UNIT

The sampling unit of 3 schemes in equity and 3 schemes in debt under HDFC mutual funds has been included for the present study.

SAMPLING SIZE

A total of 6 mutual fund schemes were selected from HDFC mutual fund scheme.

STATISTICAL TOOLS AND TECHNIQUES

The tools and techniques used in this study are as follows:

Alpha

This tool is used to evaluate the difference between the return and investor's expectations regarding their investments.

$\alpha = \bar{Y} - \beta\ (\ddot{X})$

β = a systematic risk

$\bar{Y}$ = average of performance return

$\ddot{X}$ = average of market return

Beta

It is used to evaluate the systematic risk. It measures risk that provides useful information particularly when applied to portfolio.

- If the beta value is negative then the share price moves in opposite direction and if it is in positive then prices moves in same directions.
- If it is > 1 then it is called hard line.
- If the it is < 1 then it is called defensive.

$\boldsymbol{\beta = n\sum xy - (\sum x)(\sum y)/n\sum x^2(\sum x)^2}$

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Standard Deviation

SD evaluates the total risk of MFs. It is used to understand the risk of a particular fund based on its past performance.

SD = √(R-R1)2/n

Sharpe Index

It was developed by William F. Sharpe to calculate or invest associate index of portfolio performance live, particularly Sharpe magnitude relation. It used to calculate the average return earned in surplus of the risk free rate per unit of total risk.

(S1) = Rp-Rf/σp

Rp = average return of portfolio

Rf = risk free rate of interest

σp = Standard deviation of portfolio

Treynor Measure

Treynor measure was developed by Jack Treynor in 1965 is predicted on systematic risk and called reward to volatility quantitative relation. It is used to predict the systematic risk. If it is high it means the investor enjoys high returns on each of the market risk which he has taken.

T1= Rp-Rf/ β

β = a systematic risk

Rp = average return of portfolio

Rf = risk free rate of interest

Jensen Measure

Jenson measure has been developed by Michael Jenson. It used to understand the portfolio return for its level of risk.

Rf = risk free rate of interest

Rp= Rf+ αp+ β (Rm-Rf)

β = a systematic risk

Rm = average of market return

αp = intercept of portfolio

LIMITATION OF THESTUDY

- Topics covered in this study are restricted to only risk

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and return of theschemes

➢

ANALYSIS AND INTERPRETATION

➢ **EQUITY MUTUAL FUNDS**

TOP PERFORMER IN EQUITY MUTUAL FUNDS OF HDFC FUND HOUSE

1. HDFC Arbitrage fund

Table showing the percentage return of HDFC arbitrage fund

YEAR	**X**	**Y(R)**	**$(R-R^1)^2$**	**XY**	**X^2**
2017	4.29	5.18	0.1089	22.22	18.40
2018	4.68	5.51	0	25.78	21.90
2019	6.61	5.86	0.1225	38.73	43.69
Total	15.58	16.55	0.2314	86.73	83.99
Mean	5.19	5.51			

Calculation:

Mean- $R^1=\Sigma R/n = 16.55/3=5.51$

StandardDeviation - $SD = \sqrt{(R-R^1)^2/n} = \sqrt{(0.2314)/3} = 0.277$

Beta-**β**= **n∑xy** − (∑**x**)(∑**y**)/**n**∑**x**²- (∑**x**)²

$= 3(86.73)-(15.58)(16.55)/3(83.99)-(15.58)^2$

$= 0.2535$

Alpha-α = Ȳ-β(Ẍ) = 5.51-(0.2535)(5.19) =4.19

Sharpes- (S1) =Rp-Rf/σp = 5.51 – 0.05 / 0.277 = 19.71

Treynors-T1= Rp-Rf/β

= 5.51 – 0.05/0.2535 = 21.53

Jensens -Rp= Rf+ αp+ β(Rm-Rf)

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$= 0.05 + 4.19 + 0.2535\ (5.19-0.05) = 5.51$

Consolidated table of HDFC arbitrage Fund

PARTICULARS	**VALUE**
STANDARD DEVIATION	0.277
ALPHA	4.19
BETA	0.2535
SHARPES	19.71
TREYNORS	21.53
JENSENS	5.51

2. HDFC Mid – Cap OpportunitiesFund

Table showing percentage return of HDFC mid-cap opportunities fund

YEAR	**X**	**Y(R)**	**$(R-R^1)^2$**	**XY**	**X^2**
2017	49.28	41.66	989.73	2053	2428.51
2018	-14.5	-11.16	456.24	161.82	210.25
2019	-3.49	0.11	101.80	-0.3839	12.18
Total	31.29	30.61	1547.77	2214.43	2650.94
Mean	10.43	10.20			

Calculation:

Mean-$R^1 = \Sigma R/n = 30.61/3 = 10.20$

StandardDeviation - $SD = \sqrt{(R- R^1)^2/n} = \sqrt{(1547.77)/3} = 22.71$

Beta- $\boldsymbol{\beta = n\sum xy - (\sum x)(\sum y)/n\sum x^2 - (\sum x)^2}$

$= 3(2214.43)-(31.29)(30.61)/3(2650.94)-(31.29)^2$

$= 0.8152$

Alpha- $\alpha = \bar{Y} - \beta(\ddot{X})$

$= 10.20-0.8152(10.43) = 1.69$

Sharpes-(S1) =Rp-Rf/σp = 10.20-0.05/22.71 = 0.4469
Treynors- T1= Rp-Rf/β= 10.20-0.05/0.8152 = 12.45
Jensens-Rp= Rf+ αp+ β(Rm-Rf)
= 0.05 + 1.69+0.8152(10.43-0.05) = 10.20

Consolidated Table of HDFC mid-cap opportunities fund

PARTICULARS	VALUE
STANDARD DEVIATION	22.71
ALPHA	1.69
BETA	0.8152
SHARPES	0.4469
TREYNORS	12.45
JENSENS	10.20

3. HDFC Equity savingsfund

Table showing percentage returns of HDFC equity savings Fund

YEAR	X	Y(R)	$(R-R^1)^2$	XY	X^2
X 2017	30.27	16.49	76.21	499.15	916.27
2018	5.59	1.1	44.35	6.149	31.24
2019	12.98	5.7	4.24	73.986	168.48
Total	48.84	23.29	124.8	579.285	1115.99
Mean	16.28	7.76			

Calculation:

Mean- $R^1=\Sigma R/n$ = 23.29/3=7.76

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StandardDeviation - SD = $\sqrt{(R-R^1)^2/n} = \sqrt{(124.8)/3} = 6.44$

Beta- $\boldsymbol{\beta = n\sum xy - (\sum x)(\sum y)/n\sum x^2 - (\sum x)^2}$

$= 3(579.285)-(48.84)(23.29)/3(1115.99)-(48.84)^2$

$= 0.6236$

Alpha-$\alpha = \bar{Y} - \beta(\ddot{X}) = 7.76 - 0.6236(16.28) = -2.39$

Sharpes-(S1) $= Rp - Rf/\sigma p = 7.76 - 0.05/6.44 = 1.19$
Treynors- $T1 = Rp - Rf/\beta = 7.76 - 0.05/0.6236 = 12.36$
Jensens $Rp = Rf + \alpha p + \beta(Rm - Rf)$
$= 0.05 + (-2.39) + 0.6236(16.28-0.05) = 7.76$
Consolidated table of HDFC equity savings fund

PARTICULARS	**VALUE**
STANDARD DEVIATION	6.44
ALPHA	-2.39
BETA	0.6236
SHARPES	1.19
TREYNORS	12.36
JENSENS	7.76

- DEBT MUTUAL FUNDS

TOP PERFORMER IN DEBT MUTUAL FUNDS OF HDFC FUND HOUSE

1. HDFC Short term Debt Fund

Table showing the percentage return of HDFC Short term Debt Fund

YEAR	X	Y(R)	$(R-R^1)^2$	XY	X^2
2017	6.03	6.53	1.3689	39.3759	36.36
2018	6.6	6.88	0.6724	45.408	43.56
2019	9.54	9.7	4	92.538	91.0116
Total	22.17	23.11	6.0413	177.3219	170.9316
Mean	7.39	7.70			

Calculation:

Mean- $R^1 = \Sigma R/n = 23.11/3 = 7.70$

StandardDeviation - $SD = \sqrt{(R-R^1)^2/n} = \sqrt{(6.0413)/3} = 1.4190$

Beta - $\boldsymbol{\beta = n\sum xy - (\sum x)(\sum y)/n\sum x^2 - (\sum x)^2}$

$=3(177.3219)-(22.17)(23.11)/3(170.9316)-(22.17)^2$

$= 0.9215$

Alpha- $\alpha = \bar{Y} - \beta(\ddot{X})$

$=7.7-(0.9215)(7.39)$

$= 0.89$

Sharpes-(S1) $=Rp-Rf/\sigma p = 7.7-0.05/1.4190 = 5.39$

Treynors- $T1 = Rp-Rf/\beta$

$=7.7-0.05/0.9215 = 8.301$

Jensens-$Rp = Rf + \alpha p + \beta(Rm-Rf)$

$= 0.05 + 0.89 + (0.9215)(7.39-0.05) = 7.7$

Consolidated table of HDFC short term debt fund

PARTICULARS	**VALUE**
STANDARD DEVIATION	1.419
ALPHA	0.89

BETA	0.9215
SHARPES	5.39
TREYNORS	8.301
JENSENS	7.70

2. DFC Corporate bondfund

Table showing the percentage return of HDFC corporate bond fund

YEAR	X	Y(R)	$(R-R^1)^2$	XY	X^2
2017	6.47	6.51	1.5376	42.1197	41.86
2018	5.79	6.38	1.8769	36.9402	33.52
2019	10.05	10.36	6.8121	104.118	101.0025
Total	22.31	23.25	10.2266	183.1779	176.38
Mean	7.43	7.75			

Calculation:

Mean- $R^1=\Sigma R/n = 23.25/3=7.70$

StandardDeviation - $SD = \sqrt{(R-R^1)^2/n} = \sqrt{(10.2266)/3} = 1.8463$

Beta - $\boldsymbol{\beta= n\sum xy - (\sum x)(\sum y)/n\sum x^2-(\sum x)^2}$

$= 3(183.1779)-(22.31)(23.25)/3(176.38)-(22.31)^2$

$= 0.9816$

Alpha- $\alpha = \bar{Y}-\beta(\ddot{X})$

$=7.75-(0.9816)(7.43)$

$= 0.456$

Sharpes-(S1) $=Rp-Rf/\sigma p = 7.75-0.05/1.8463 = 4.17$

Treynors-T1$= Rp-Rf/\beta=7.7-0.05/0.9816= 7.8443$

Jensens- $Rp= Rf+ \alpha p+ \beta(Rm-Rf)$

$= 0.05 + 0.456 + (0.9816)(7.43-0.05) = 7.75$

Consolidated table of HDFC corporate bond fund

PARTICULARS	VALUE
STANDARD DEVIATION	1.8463
ALPHA	0.456
BETA	0.9816
SHARPES	4.17
TREYNORS	7.8443
JENSENS	7.75

3. HDFC Floating rate DebtFund

TABLE 4.17 Table showing the percentage return of HDFC floating rate debt fund

YEAR	X	Y(R)	$(R-R^1)^2$	XY	X^2
2017	6.64	6.83	0.4225	45.35	44.0896
2018	7.56	7.11	0.1369	53.75	57.1536
2019	6.83	8.52	1.0816	58.19	46.6489
Total	21.03	22.46	1.641	157.29	147.8921
Mean	7.01	7.48			

Calculation:

Mean- $R^1=\Sigma R/n = 22.46/3=7.48$

StandardDeviation - $SD = \sqrt{(R-R^1)^2/n} = \sqrt{(1.641)/3} = 0.7395$

Beta -$\boldsymbol{\beta}$= $\mathbf{n\sum xy - (\sum x)(\sum y)/n\sum x^2-(\sum x)^2}$

$=3(157.29)-(21.03)(22.46)/3(147.8921)-(21.03)^2$

= -0.3 2768

Alpha-$\alpha=\bar{Y}-\beta(\ddot{X})=7.48-(-0.3276)(7.01)= 9.776$

Sharpes-(S1) =Rp-Rf/σp= 7.48-0.05/0.7395= 10.04

Treynors-T1= Rp-Rf/β=7.7-0.05/-0.3276= -22.68

JensensRp= Rf+ αp+ β(Rm-Rf)

= 0.05 + 9.776+(-0.3276) (7.01-0.05)= 7.48

Consolidated table of HDFC floating rate debt fund

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PARTICULARS	VALUE
STANDARD DEVIATION	0.7395
ALPHA	9.776
BETA	-0.3276
SHARPES	10.04
TREYNORS	-22.68
JENSENS	7.48

FINDINGS

According to the study of the selected mutual funds under HDFC mutual funds we found the following results

- It is found that the HDFC mid-cap opportunities fund in equity and HDFC corporate bond fund in debt have highest return compare to all other funds under HDFC mutual funds from 2017 to2019
- HDFC mid-cap opportunities in equity and HDFC Corporate bond fund have higher risk compare to otherfunds.
- HDFC mid-cap opportunities fund in equity and HDFC corporate bond fund in debt have higher risk with respect to market compared to other mutual funds selected.
- HDFC arbitrage fund in equity and HDFC short term debt fund in debt have more alpha value when compared to other selected mutual funds. It indicates that these schemes are healthier for investors and they perform well compare to otherfunds
- According to Sharpe index, HDFC arbitrage fund in equity and HDFC floating rate debt fund in debt have higher value means it performs well compared to other funds.
- According to Treynor index, HDFC arbitrage fund

ISBN: 978-93-90781-07-2

in equity and HDFC short term debt fund in debt are most preferable to investors among the selected mutual funds.

- The Jensen index indicates that the HDFC mid-cap opportunities fund in equity and HDFC corporate bond fund in debt are performed well and are most preferable to theinvestors.

SUGGESTIONS

- Investment in the mutual funds is one of the best avenue available for the investors compared to other avenues, because the mutual funds will generate regular return on theinvestments
- Major advantage of mutual funds are risk and return of the fund and safety of the fund in theinvestments
- Investors who are interested in consistent return better to invest in HDFC arbitrage fund in equity and HDFC floating rate debt fund in debt have lower standard deviation compared to other selected funds in the two Mutual fund houses.
- Investments in mutual fund schemes are the best decision to investors because mutual funds are professionally managed by the fundmanagers.

CONCLUSION

The study of Performance Evaluation of Mutual Fund Schemes provides knowledge to the investors who have the motive of investment in various avenues. The study also helps to understand and evaluate the different mutual fund schemes on the basis of the return and risk of different funds, on the basis of the present study investors can choose best fund which will provide good return infuture.

The present market conditions attract more and more investors towards different mutual fund schemes because, they perform well in the market through provide good return with less risk compare to all other investment avenues. And mutual fund schemes are safe and they are maintained by good investment manager.

HDFC mid-cap opportunities fund in equity, HDFC Corporate bond fund in debt having more beta value, it means these funds have more risk compare to all other funds among the selected MFs. Therefore, investment on the above funds seems to be safe when compare to other MutualFunds.

ISBN: 978-93-90781-07-2

Dr. Ambedkar Institute of Technology

(An Autonomous Institution, Affiliated to VTU, Belgaum, Aided by Govt. of Karnataka)
Near Jnana Bharathi Campus, Mallathahalli, Bangalore-560056

Proceedings of

AICTE Sponsored 1st International E-Conference

On

"Recent Trends & Development in Information and Communication Engineering"

(ICRTDIC-2020)

23rd October 2020

Organized by

Dr. AMBEDKAR INSTITUTE OF TECHNOLOGY

Near Jnana Bharathi Campus, Mallathahalli, Bangalore-560056.

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A Comparative Study on Performance Evaluation of Mutual Fund Systematic and Lump Sum Investment Plan on Axis Bank and HDFC Bank

*Dr.Leela.M.H[1], Assistant Professor, Department of MBA, Dr. Ambedkar Institute of Technology, Bengaluru – 56
*Renuka Melmari[2], Student, Department of MBA, Dr. Ambedkar Institute of Technology, Bengaluru - 56

Abstract - Mutual fund is the most suitable investment for the common people and it attracts investors to invest in diversified, professionally managed securities at an economical cost. Mutual Fund Industry has been identified as the most preferred investment directions in India. Mutual fund in India serves as collective investment activator that is an indirect way in which investors can invest in stock market. The main function of mutual fund managers is to collect the funds from the investors and then invest in the stock market which increases the profit of the buyer and seller as well. There are vast varieties of mutual fund schemes that deliver's investor needs. The aim of the present study is on performance evaluation on Mutual fund systematic investment plan and lump-sum investment plan with the goal of analyzing and pre-determination of stock exchange prices which helps in guiding in evaluate the Compound Annual Growth Rate (CAGR) on Axis bank, HDFC Bank and its schemes Viz., Axis Blue chip Fund, Axis Banking &PSU Debt Fund, HDFC Mid Cap Opportunities Fund, HDFC Hybrid Debt Fund, HDFC Balanced Advantage Fund. It helps to calculate easy way of mutual funds which can be measuring the cost of the company and useful for the investment in different schemes under the mutual funds.

Keywords: Mutual Fund, Systematic, Lump-Sum, Bank, Compound Annual Growth Rate

I. INTRODUCTION

In the present study of mutual fund is a process that collects the saving from their savings of an investors. The quantity that, what collected from the investors is then invested in capital market instruments like shares, stocks, debentures and other securities. Investment companies are integral part of assets of individual investors, they also need to divide maintains to those assets among those investors. Investment companies issue items to the investors in accordance with the amount of money invested by the investor. The value of each unit is called the Net Asset Value per unit (NAV). Net Asset Value unit (NAV) = (Assets – Liabilities) ÷ Number of units outstanding

Mutual Funds can invest the money into two ways: SIP (Systematic Investment Plan) and LIP (Lump-sum Investment Plan)

It helps to calculate easy way of mutual funds which can be measuring the cost of the company and useful for the investment in different schemes under the mutual funds.

List of Selected the Mutual Fund Schemes

Company Name	Mutual Fund Schemes
Axis Bank	1. Axis Blue-chip Fund. (G) 2. Axis Banking &PSU Debt Fund. (G)
HDFC Bank	1. HDFC Mid Cap Opportunities Fund. (G) 2. HDFC Hybrid Debt Fund. (G) 3. HDFC Balanced Advantage Fund. (G)

II. STATEMENT OF THE PROBLEM

Mutual Fund industry is the most potential area for safe investment in comparison to stock market investment. However, there will be a risk factor as Asset Management Companies (AMC) invests the pooled funds in the capital market that is on debt and equity investments. However, thorough analysis on mutual fund investments guides the investors to invest on schemes available based on the guidelines on risk, return and performance of mutual fund. The present study identifies potential mutual fund schemes under SIP and Lump-Sum investment plan that helps in the investors to take a decision on investment.

III. OBJECTIVES OF THE STUDY

- To study the performance of various Mutual Funds Schemes have invested in SIP
- To study the performance of various Mutual Funds Schemes have invested in Lump Sum Investment Plan.

IV. REVIEW OF LITERATURE

Dr. Rashmi Somani and Dr. Sanjay Sharma (2017)[1], the research attempts to analyse the SIP and Lump sum investment plan for portfolio management of the Nifty Midcap stocks and to examine the comparative returns using above plans for the selected stocks by IRR, Sharpe Ratio. Major findings of this paper are IRRs of SIP are far better than LIP plans. Similarly, the Sharpe Ratio is also very high compared to LIP. In some cases the cost of a share is less in LIP and this is due to the fact that in LIP investment done at the start of the period and if the price is low in start then that was the average price in this case, based on the other criteria also SIP is beneficial.

K. Naupal Reddy (2017)[2], the Study will be basically focusing on systematic investment plan, which is a popular technique of investing in mutual funds, the conceptual framework and SIP offered by different companies. The present study is descriptive in nature. The main objective of the study is to understand the concept of investment plan in mutual fund and to know why one has invested or not invested in mutual funds.

Shamanth Kumar B.U (2018)[3], the study is undertaken to understand and find out better performing equity based SIP in mutual funds among different mutual fund schemes, as there is the most selling product in the financial market. The research design is a descriptive study and they accumulated on secondary data. The objective of the study is to understand the concept of equity mutual scheme and to evaluate the selected funds on the basis of performance.

Dr. Akanksha Kanpoor (2019), the main objective of the study is the purpose of the investment in SIP, the amount of investment in SIP and awareness of investors about the mutual fund SIP. SIP and lump-sum are the two techniques to invest to salaries and middle-class man. They can invest their saving into SIP and can collect huge funds for the future. Lump-sum investment requires an investor to invest only one time but that is a huge amount and involves a lot of risk. They used the methodology is Hypothesis and the researcher says the SIP is performing is better when equating to the Lump-sum investment.

V. RESEARCH GAP

From the above literature review shows that all researchers have done their research on various topics, some topics are similar to this study but they have used different tools to evaluate the study. Dr. Akanksha Kanpoor says that SIP is better when comparing to the Lump Sum Investment Plan and George Joseph, Maria Telma, and Amrudha Romeo says that the Lump Sum Investment plan is better when comparing to the SIP. Therefore, the present study attempts to find out and understand which plan is potential and best for investment either SIP or Lump Sum Investment Plan using CAGR tool. It is observed from the literatures that a variety of methods have been used to evaluate investment performance.

VI. RESEARCH DESIGN

SAMPLING DESIGN: The present study is descriptive and analytical in nature. The information on opening and closing prices of each mutual fund scheme since 2015 to 2019 has been drawn from NSE stock exchange.

POPULATION: The total number of listed companies under NSE is 51 in banking sector forms the population of the study that is both private and public sector companies.

SAMPLING UNIT: Axis and HDFC Bank companies listed under National stock exchange are the unit of the study.

SAMPLING FRAME: Sampling frame is the list of things that drawn from the sample. Therefore, top performing 02 companies with mutual fund schemes from banking are the sampling frame of the study.

SAMPLING METHOD: The present study is based on convenience sampling method.

SAMPLE SIZE: The present study includes only two company schemes for purpose of comparison on two major banks in India. There several schemes available among each of these companies. For the sake of research, 2 mutual fund schemes from Axis Bank and 3 mutual fund schemes from HDFC bank were selected from equity, debt and balanced fund.

STATISTICAL TOOLS AND TECHNIQUES: The tools and techniques used to understand price volatility with the help of Systematic Investment Plan and Lump Sum Investment plan using Compound Annual Growth Rate

VII. THEORETICAL BACKGROUND

A. **COMPOUND ANNUAL GROWTH RATE (CAGR):** CAGR is the rate of return that would be required for an investment to grow from its beginning balance to its ending balance, assuming the profits were reinvestment at the end of each year of the investment's lifespan.

Formula

$$(\textit{Ending value} \div \textit{Beginning value})^{1/n} - 1$$

B. **SYSTEMATIC INVESTMENT PLAN (SIP)** SIP investments are a disciplined form of investing where the investors are literally forced to save every month. Some deductions are made automatically from his or her bank account into the chosen equity mutual fund investment, on a specific date for a specific period. In this method the investor will invest in the markets during the higher levels as well as lower risks. Therefore investor will get a weighted average return over a period of time. The investor must choose the amount that the he or she wants to invest periodically into the target equity mutual fund. Once the price is chosen, it remains the same irrespective of whether markets go up or down.

C. **LUMP-SUM INVESTMENT PLAN (LIP):** A lump-sum amount is defined as a single complete sum of money. A lump-sum investment is one of the entire amounts. For example: If an investor is willing to invest the entire amount is available with him in a mutual fund, it will refer to as lump-sum mutual investment.

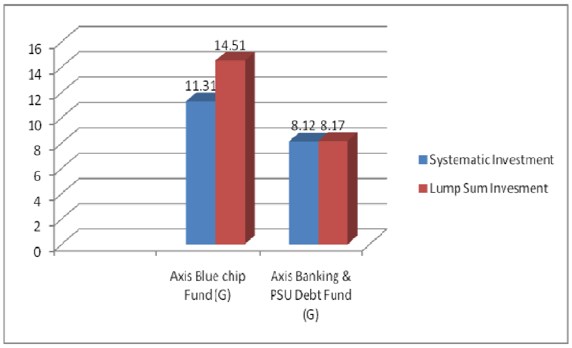
VIII. DATA ANALYSIS AND INTERPRETATION

The present study analyses the Mutual Funds data for past 5 years for the sake of analysis on the company various mutual fund and its different schemes. Further it is assumed to Rs.5000 of each month in 5 years of Systematic Investment Plan and Rs.300000 is Lump Sum Investment Plan and also researcher as selected Mutual Fund Schemes on the basis of top performing 2 companies.

Analysis on Axis Bank

Axis Bank		
Schemes name	***Systematic Investment Planning***	***Lump Sum Investment***
Axis Blue chip Fund (G)	*11.31*	*14.51*
Axis Banking & PSU Debt Fund (G)	*8.12*	*8.17*

Graph Showing SIP and LSI of Axis Bank



Analysis and Interpretation: The above table and graph shows the return of Axis Bank in Systematic Investment Plan (SIP), Axis Blue chip Fund is giving higher return that is 11.31% compare to other schemes, whereas in case of Lump Sum Investment Axis Blue chip Fund is performing better that is 14.5%. But the NAV value is fluctuating day by day in opening price and closing price, it's difficult to track the NAV once company gets lose the NAV turns negative.

Axis Blue-chip Fund (G)

Calculation of Axis Bank number of units:

- Number of Units = Total Amount ÷ NAV = 5000 ÷18.32 = **272.92**
- ***Calculation of CAGR:***

CAGR = $(1000.11 \div 5000)^{1/5} - 1 = \mathbf{0.1451}$

Axis Blue-chip Fund

Date	*Opening price 1-1-2015*			*Closing price 31-12-2019*		*CAGR*
	Amount	*NAV*	*No. of units*	*NAV*	*Amount*	
1-1-	*5000*	*18.32*	*272.8*	*34.06*	*10000.11*	*0.1451*
5-3-	*5000*	*18.28*	*273.5*	*34.06*	*10000.32*	*0.1487*
6-5-	*5000*	*19.61*	*254.9*	*34.06*	*10001.46*	*-0.2750*
1-9-	*5000*	*18.87*	*264.9*	*34.06*	*10002.57*	*-0.2748*
5-10-	*5000*	*19.71*	*252.6*	*34.06*	*9000.83*	*0.1247*
1-1-	*5000*	*18.42*	*271.4*	*34.06*	*9000.48*	*0.1247*
2-4-	*5000*	*18.68*	*267.6*	*34.06*	*9582.15*	*0.1389*
5-5-	*5000*	*19.84*	*252.0*	*34.06*	*9900.81*	*0.1464*
3-8-	*5000*	*21.03*	*237.7*	*34.06*	*9500.28*	*0.1369*
1-12-	*5000*	*19.63*	*254.7*	*34.06*	*9215.29*	*0.1300*
1-1-	*5000*	*19.72*	*229.3*	*34.06*	*9000.01*	*0.1247*
3-3-	*5000*	*21.8*	*211.0*	*34.06*	*9501.12*	*0.1370*
4-6-	*5000*	*23.69*	*211.0*	*34.06*	*9800.21*	*0.1440*
2-7-	*5000*	*24.15*	*207.0*	*34.06*	*8500.16*	*0.1119*
1-9-	*5000*	*25.38*	*197.0*	*34.06*	*8400.32*	*0.1093*
1-1-	*5000*	*26.82*	*186.4*	*34.06*	*8200.13*	*0.1040*
2-4-	*5000*	*27.79*	*175.2*	*34.06*	*7450.19*	*0.0830*
3-6-	*5000*	*28.53*	*176.4*	*34.06*	*7500.01*	*0.0844*
2-9-	*5000*	*28.34*	*174.6*	*34.06*	*7602.13*	*0.0874*
1-11-	*5000*	*23.63*	*173.9*	*34.06*	*7700.14*	*0.0902*
1-1-	*5000*	*28.74*	*172.2*	*34.06*	*7100.03*	*0.0726*
1-3-	*5000*	*29.03*	*157.9*	*34.06*	*7009.01*	*0.0698*
5-7-	*5000*	*31.66*	*159.9*	*34.06*	*7300.15*	*0.786*
4-9-	*5000*	*31.26*	*146.0*	*34.06*	*7500.16*	*0.0844*
					Total	*0.1131*

Calculation of Axis Banking and PSU Debt Fund (G)

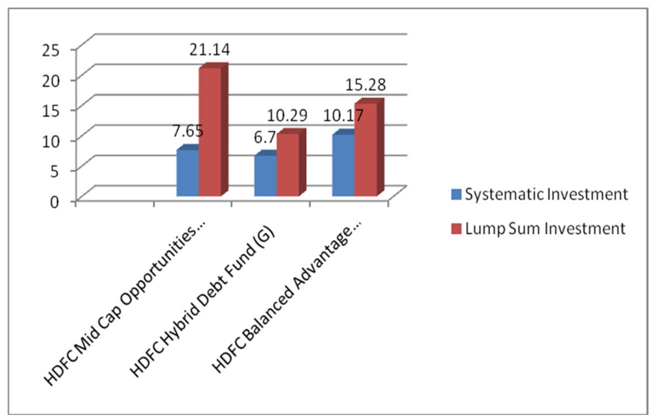
Axis Banking and PSU Debt Fund						
Date	Opening price 1-1-2015			Closing price 31-12-2019		CAGR
	Amount	NAV	No of units	NAV	Amount	
1-1-2015	6000	1262.3	3.96	2035.9	11102.	0.1817
4-2-2015	6000	1267.6	3.94	2035.9	10050.	0.1498
2-7-2015	6000	1313.4	3.80	2035.9	10018.	-0.2726
1-8-2015	6000	1323.1	3.77	2035.9	9801.4	0.1441
2-11-2015	6000	1352.3	3.69	2035.9	9454.0	0.1358
1-1-2016	6000	1371.2	3.64	2035.9	9632.8	0.1401
4-3-2016	6000	1387.3	3.60	2035.9	8007.8	0.0987
1-9-2016	6000	1444.3	3.46	2035.9	9504.5	0.1370
1-10-2016	6000	1458.6	3.42	2035.9	8889.8	0.1219
2-12-2016	6000	1476.6	3.38	2035.9	8755.2	0.1185
1-1-2017	6000	1489.0	3.35	2035.9	8678.0	0.1165
4-6-2017	6000	1548.8	3.22	2035.9	8823.4	0.1203
1-7-2017	6000	1555.7	3.21	2035.9	9304.1	0.1322
2-10-2017	6000	1566.8	3.19	2035.9	7483.0	0.0839
5-12-2017	6000	1585.6	3.15	2035.9	7588.3	0.0870
1-1-2018	6000	1595.5	3.13	2035.9	6578.2	0.0564
4-3-2018	6000	1610.9	3.10	2035.9	6221.1	0.0446
3-8-2018	6000	1652.2	3.02	2035.9	6852.4	0.0650
4-10-2018	6000	1659.4	3.01	2035.9	7912.4	0.0961
2-12-2018	6000	1696.0	2.94	2035.9	7681.2	0.0896
1-1-2019	6000	1725.3	2.89	2035.9	6301.1	0.0473
22 2-4-	6000	1771.0	2.82	2035.9	6753.2	0.0619
5-8-2019	6000	1833.4	2.72	2035.9	7892.4	0.0955
1-10-2019	6000	1861.7	2.68	2035.9	6224.0	0.0447
3-12-2019	6000	1893.1	2.64	2035.9	6001.2	0.0371

Total	0.0812

Analysis on HDFC Bank

HDFC Bank		
Schemes Name	Systematic Investment Planning	Lump Sum Investment
HDFC Mid Cap Opportunities Fund (G)	7.65	21.14
HDFC Hybrid Debt Fund (G)	6.70	10.29
HDFC Balanced Advantage Fund (G)	10.17	15.28

Graph Showing SIP and LSI of HDFC Bank



Analysis and Interpretation: The above table shows the return of HDFC Bank in Systematic Investment plan(SIP), HDFC Balanced Advantage Fund is giving higher return that is 10.17% compare to other schemes, whereas in case of Lump-Sum Investment HDFC Mid Cap Opportunities Fund is performing better that is 21.14%. As compare to Systematic Investment Planning and Lump-sum Investment Plan it feels that Lump-sum Investment is performing better, but as compare to more number of years Systematic Investment Planning may perform better because of compounding factors. Further chances of SIP giving return is more in case of volatility and Bearish market.

Calculation of HDFC Bank of units:

- *Number of units = Total Amount ÷ NAV = 6500÷36.88 =* ***176.24***
- ***Calculation of CAGR:*** *CAGR = $(13501 \div 6500)^{1/5} - 1$ =* ***0.2114***

Calculation of HDFC Mid-cap Opportunities (G)

HDFC Mid-cap Opportunities Fund						
Date	Opening price 1-1-2015			Closing price 31-12-2019		CAGR
	Amount	NAV	No of units	NAV	Amount	
1-1-2015	6500	36.88	176.24	38.93	13501	0.2114
7-3-2015	6500	38.23	176.02	38.93	13503	0.1574
9-6-2015	6500	36.80	176.63	38.93	13505	0.1575
4-8-2015	6500	38.29	169.75	38.93	13508	0.1575
1-12-2015	6500	38.61	168.35	38.93	13510	0.1576
2-1-2016	6500	38.12	170.51	38.93	13499	0.1574
4-3-2016	6500	34.81	186.72	38.93	13490	0.1572
3-6-2016	6500	39.67	163.85	38.93	13485	0.1571
1-10-2016	6500	46.99	138.32	38.93	13480	0.1571
2-12-2016	6500	44.69	145.44	38.93	13488	0.1572
1-1-2017	6500	46.04	141.18	38.93	13490	0.1572
4-3-2017	6500	49.01	132.62	38.93	13495	0.1573
3-6-2017	6500	53.86	120.68	38.93	13444	0.1564
5-8-2017	6500	53.36	121.81	38.93	13432	0.1562
2-12-2017	6500	60.19	107.99	38.93	13430	0.1562
2-1-2018	6500	63.81	101.86	38.93	13504	0.1575
4-3-2018	6500	59.12	109.94	38.93	13507	0.1575
3-5-2018	6500	60.96	106.62	38.93	13502	0.1574
9-8-2018	6500	60.67	107.13	38.93	13509	0.1576
1-11-2018	6500	54.13	120.08	38.93	13506	0.1575
1-1-2019	6500	53.79	120.84	38.93	13511	0.1576
6-4-2019	6500	59.02	110.13	38.93	13513	0.1576
2-7-2019	6500	56.03	116.00	38.93	13515	0.1577
5-10-2019	6500	53.05	122.52	38.93	13520	0.1577
1-12-2019	6500	56.28	114.35	38.93	13530	0.1580
				Total		0.7650

HDFC Hybrid Debt Fund (G)

HDFC Hybrid Debt Fund						
Date	Opening price 1-1-2015			Closing price 31-12-2019		CAGR
	Amou	Na NAV	No of units	NAV	Amount	
1-1-2015	6000	44.85	113.77	43.48	12000	0.1029
2-4-2015	6000	43.05	139.37	43.48	12035	0.1493
9-8-2015	6000	45.98	130.49	43.48	12032	0.1493
2-10-2015	6000	42.72	140.44	43.48	12029	0.1492
1-12-2015	6000	43.41	138.21	43.48	12023	0.1491
1-1-2016	6000	44.06	136.17	43.48	12005.1	0.1488
3-3-2016	6000	38.73	154.91	43.48	12010.5	0.1489
2-5-2016	6000	38.48	156.20	43.48	12018.9	0.1490
5-8-2016	6000	45.65	131.43	43.48	12020.2	0.1490
8-11-2016	6000	44.17	135.83	43.48	12031.4	0.1493
1-1-2017	6000	52.97	113.27	43.48	12000.02	0.1487
4-5-2017	6000	53.73	111.66	43.48	12000.03	0.1487
1-8-2017	6000	53.53	112.08	43.48	12000.07	0.1487
8-11-2017	6000	57.64	108.09	43.48	12000.14	1.4871
1-12-2017	6000	59.34	101.11	43.48	12004	1.4871
1-1-2018	6000	59.89	100.18	43.48	12005	1.4877
1-3-2018	6000	55.59	107.93	43.48	12006	1.4879
2-5-2018	6000	54.43	110.23	43.48	12008	0.1488
5-7-2018	6000	53.92	111.27	43.48	12009	0.1488
8-12-2018	6000	50.07	119.83	43.48	12001	0.1488
1-1-2019	6000	53.55	112.04	43.48	12005	0.1487
2-3-2019	6000	56.7	105.82	43.48	12008	0.1487
5-5-2019	6000	55.37	108.86	43.48	12004	0.1488
2-8-2019	6000	54.50	110.09	43.48	12010	0.1487
2-12-2019	6000	56.73	105.76	43.48	12030	0.1488
Total						0.0670

Calculation of HDFC Balance Advantage Fund (G)

HDFC Balance Advantage Fund						
Date	Opening price 1-1-2015			Closing price 31-12-2019		CAGR
	Amount	NAV	No of units	NAV	Amount	
1-1-2015	5000	142.06	35.19	191.58	10191.17	0.1528
1-3-2015	5000	129.63	38.57	191.58	9583.17	0.1389
1-5-2015	5000	134.16	37.26	191.58	9643.05	0.1403
4-8-2015	5000	127.67	39.16	191.58	11051.43	0.1719
2-12-2015	5000	131.02	38.16	191.58	9200.12	0.1297
1-1-2016	5000	133.54	37.44	191.58	8709.14	0.1173
2-4-2016	5000	129.74	38.53	191.58	8456.18	0.1108
3-8-2016	5000	146.98	34.01	191.58	8005.04	0.0987
1-10-2016	5000	150.89	33.13	191.58	8347.15	0.1079
2-12-2016	5000	143.87	34.75	191.58	8252.19	0.1054
1-1-2017	5000	143.83	34.76	191.58	9365.01	0.1337
4-4-2017	5000	165.14	30.29	191.58	8452.10	0.1107
1-8-2017	5000	176.00	28.40	191.58	7667.23	0.0892
2-10-2017	5000	178.17	28.06	191.58	7800.12	0.0930
1-12-2017	5000	193.30	25.86	191.58	9018.01	0.1252
1-1-2018	5000	197.42	25.32	191.58	7811.44	0.0933
2-3-2018	5000	184.96	27.03	191.58	6854.43	0.0651
1-5-2018	5000	190.81	26.20	191.58	6723.10	0.0610
4-9-2018	5000	198.76	25.15	191.58	6629.92	0.0580
1-12-2018	5000	192.82	25.93	191.58	6876.52	0.0658
1-1-2019	5000	193.86	25.85	191.58	7940.47	0.0969
2-3-2019	5000	204.79	24.41	191.58	8351.23	0.1080
4-8-2019	5000	215.52	23.19	191.58	7892.17	0.0955
1-11-2019	5000	207.66	24.07	191.58	6344.13	0.0487
5-12-2019	5000	205.64	24.31	191.58	6214.06	0.0444
Total						

IX. FINDINGS

- Lump Sum Investment Axis Blue chip Fund is higher return that is 14.51% as compared to other schemes, in case of Axis Blue-chip fund is lower that is 11.51%.
- Axis Banking and PSU Debt Fund of systematic investment plan is 8.12% as in lump-sum investment plan is higher that is 8.17%.
- Based on the study in HDFC Bank, HDFC Cap Opportunities fund of SIP is 7.65%. But the HDFC Mid Cap Opportunities fund is high that is 21.14% in the lump sum investment.
- The study of Debt Funds, The Axis Banking and PSU Debt Fund is 8.12% .Whereas HDFC Debt Fund is higher than the Debt funds are 10.29%.
- The HDFC Balanced Advantage Fund is 10.17% is performing lower in SIP segment where as HDFC Balanced Advantage Fund is 15.28% is performing higher in lump- sum investment.
- Before investing in any Mutual Fund schemes the investors should analyze the factors like return, risk. and they should see whether the opening and closing price is high or low in the NAV involved in the scheme.

X. SUGGESTIONS

1. It is better to investors to look for that mutual fund schemes which give high return with low risk at a short period of time.
2. Stock market is volatile so the investors need not to depend on the past return.
3. Before investing in any mutual fund schemes the investors should analyze the conditions of the economy because the Covid-19 is affected the financial positions of the companies and they should know about the inflation in the market.
4. Investing in mutual fund is high risk so the investor should see the when the low price or high price showing in the stock market.If it is low price investor can buy the shares in the market.

XI. CONCLUSION

A Mutual fund is an excellent product offering with great flexibility and liquidity, which can be tailored to suit any investor's objective and it is affordable for the all people of different income levels and saving habits. As share markets become more sophisticated and complex, investors need a financial intermediary who provides the required knowledge and professional expertise on successful investing. As the investors always try to maximize the returns and minimize the risk. Mutual fund satisfies these requirements by providing attractive returns with affordable risks. The mutual fund industry has already overtaken the banking industry, more funds being under mutual fund management than deposited with banks. Though there is competition in the financial market. However, the present study reveals that investments in lump-sum investment plan considered to be the better investment option compared to a systematic investment plan. During the study period that is 2015-2019 markets was very bullish that may be one factor for the current results. Hence, to conclude before investing in mutual fund schemes or any other investment alternatives included investors should do a little research to minimize their risk and to know about the return. An investor should know the Asset Management Companies (AMCs), Fund manager and all other relevant information before investigating at the same time.

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ISBN 978 93 83038 54 1

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IMPACT OF GST ON BANKS – ISSUES AND CHALLENGES

PAVAN KUMAR G KULKARNI[1], DR S. BASKARAN[2]

[1]MBA Department, Nitte Meenakshi Institute of Technology Bengaluru, India
pavangkulkarni@gmail.com

[2]MBA Department ,Dr. Ambedkar Institute of Technology,Bengaluru, India
rsbkaran@gmail.com

ABSTRACT

Banking sector acts a very vital role in a macro economic and monetary policies of any country overall context and the business dynamics of this sector largely varies from other sectors. The regulatory bodies for this sector is very strong and leaves no possibility for any differences. Unlike, other businesses where there are many un-organised ways of style of workings still exist, same is not the case with this sector which is largely organised in nature. Therefore, any issues for this sector has to be closely looked at and timely resolved so to that larger economic interest of the nation is achieved.

This article lay down various disputes that a Banking sector may look due to introduction of GST and the implications so as to improve the rules, wherever required to be address the negative effect of GST on the Banking sector. Various aspects discussed with this would apply to all types of banks viz., Nationalised Banks, Private Banks, Public Banks, Co-operative Banks etc.

Key Words: GST, Banking sector, Co-operative Banks

I. INTRODUCTION (*HEADING 1*)

Putting int practice of GST is standing fact to its slogan of 'One Nation, One Tax' and rolling it into reality. GST is building an impact on every business sector in the country, including the service sector. The service sector, precisely, financial services based on funds and insurances, (Non-Banking Financial Company) NBFCs and Banks are obstructed the most.

The banking sector is one of the major services sectors in India. The application of the GST will likely prove to be a challenge for the sector on 2 counts - First, due to the higher GST rates compared to the present service tax and second, due to the extensive geographical spread of maximum banks

Withdrawing money from an ATM has become easier owing to its presence in every locality, irrespective of whether you have an account in that bank or not. However, almost all of us have received a text message or a phone call from our respective banks where we have an account, informing us that after a certain number of transactions and specific amount withdrawal the bank will charge us a minimal fee as per the instructions of the RBI. Though this isn't new to us now with the implementation of GST, where service tax was earlier charged at 15 percent now, it will be replaced by 18 percent GST.

As per the reports, service sector's accountability for India's GVA is around 53%, and the Financial sector is one of the significant contributors among other service sectors. There are many countries like Australia, Singapore, New Zealand, etc., have exempted Financial sector largely from applying GST. The Indian government has, however, not exempted Financial sector from the GST system which makes the sector in need to come up with effective ways which will enable the sector to maintain its position as a key contributor in India's service sector. GST compliance will be challenging to implement in banks and NBFCs as they provide different operations like lease transactions, fund and non-fund based services, hire purchase, etc.

"A STUDY ON CUSTOMER'S PERCEPTION ON AIRTEL PAYMENT BANKS WITH SPECIAL REFERENCE TO BANGALORE CITY"

DR. S. BASKARAN[1],MS. CHAITHRA. N[2]

[1]Associate Professor, Dept. of MBA, Dr. Ambedkar Institute of Technology, Bangalore.
E-mail:rsbkaran@gmail.com, [2]Asst. Professor, Dept. of Management
East West College of Management, Bangalore, Email:chaithraraju21@gmail.com

ABSTRACT

Purpose: Today India is moving towards Digitalization, with this advancement it is necessary for the companies to be more modernized and Updated to meet the competition. RBI came out with operating guidelines for differentiated banks i.e., payments banks and small finance banks which is being set up to bring in new players who would leverage on technology for financial inclusion in a cost effective manner. In this regard the purpose of this study was to examine the customer opinion and perception about Airtel payment banks (APB) in Bangalore city in India which will enhance the digital payments in banking industry.

Design/Methodology/Approach – This study focuses on the services offered by them to its customers and the perception of the customers and retailers on this initiative. The sample size for the research was 100 Customers and 20 retail outlets of Bangalore city in India. The systematic random sampling technique is considered to select customers from the various Airtel outlets in Bangalore. Respondents are both customers and Retailers.

Results - This paper has analyzed that customer feels that it is new concept of Telecom industry, so people are not ready to accept it. Presently Airtel Payment bank as only high interest rate as USP to attract customers. Approximately 72% customers are highly satisfied with the services provided by the Airtel Payment banks and also most of the retailers accepted that it is best known for service quality and have opinion that Airtel Payment Bank will help to create financial inclusion in rural areas.

Keywords: *Digitalization, Airtel Payment Banks, Perception, Banking Industry, Financial Inclusion, Digitalization*

INTRODUCTION:

Reserve Bank of India (RBI) granted 'in-principle' approval to 11 payments banks in August 2015. By the end of 2016, three had already dropped and timelines for others were hazy, creating doubts on the success of this seemingly progressive experiment of RBI. Payments banks are a new model of banks conceptualized by the Reserve Bank of India (RBI). These banks can accept a restricted deposit, which is currently limited to □1 lakh per customer and may be increased further. These banks cannot issue loans and credit cards. Both current account and savings accounts can be operated by such banks. Payments banks can issue services like ATM cards, debit cards, net-banking and mobile-banking. On 23 September 2013, Committee on Comprehensive Financial Services for Small Businesses and Low Income Households, headed by Nachiket Mor, was formed by the RBI. On 7 January 2014, the Nachiket Mor committee submitted its final report. Among its various recommendations, it recommended the formation of a new category of bank called payments bank .On 17 July 2014, the RBI released the draft guidelines for payment banks, seeking comments for interested entities and the general public. On 27 November, RBI released the final guidelines for payment banks.

The year 2017 began with a good omen, though Airtel payments bank and India Post payments bank (IPPB) have commenced operations; It necessarily needs a new, innovative approach. Innovation, in turn, requires creativity. And creativity is in some ways an antithesis of banking!

The road to building a payments bank is not only less travelled (considering this is one of a kind experiment) but is likely to be bumpy and also analyse the perception of customers for this new banking innovation.

On 11thApril, 2016, Airtel Payments Bank became the first entity in India to receive a payments bank license from the Reserve Bank of India (RBI). APB is a Joint venture between Bharti Airtel Ltd and Kotak Mahindra Bank Ltd. India's first Payments Bank goes for LIVE-Airtel Payments Bank .If we take

ISBN: 978 93 83038 56 5

"ROLE OF ORGANIZATIONAL AND SUPERVISOR SUPPORT AND ITS INFLUENCE ON WOMEN EMPLOYEE MOTIVATION IN PROFESSIONAL EDUCATION."

NUZHATUL ABRAR SIDDIQUA[1], Dr. S. BASKARAN[2]
[1]*Research Scholar, Department of Management Studies, Jain University, Bangalore, Karnataka.*
[2]*Associate Professor and Head, MBA, Dr. Ambedkar Institute of Technology, Bangalore, Karnataka.*

ABSTRACT

Despite the vast research on employee motivation, little is known about the perspective of perceived supervisor support in motivating women faculty in professional education. This study aims to contribute to the rising body of research on organization behaviour. Here we explore perceived supervisor support proposed by (Eisenberger et.al, 1986) in motivating women faculty. Adhering to the conceptual framework of social exchange theory, this study examines the relationship between perceived supervisor support and employee motivation of women faculty across Bangalore University, Visvesvaraya Technological University and the autonomous colleges in Bangalore.

The current study identified positive association between perceived supervisor support and motivation at work-place. Women faculty of MBA branch showed greater motivation levels when compared to other engineering branch. It was also found that women faculty with research qualification and higher age group positively scored high on motivation levels. Regression analysis showed that perceived supervisor support dimensions do significantly influence motivation at work-place. The implications of these findings are traced along with the suggestions for future research.

Key words: Perceived supervisor support, employee motivation, social exchange theory, women teachers

Introduction

The workers form general opinions concerning the organization, in similar way employees also have general views about supervisors, to what extent supervisors value the contributions of its employees and care for their well-being (Kottke & Sharafinski, 1988). The supervisors play the role of a mediator or agent between the top level management and its subordinates, they are accountable for evaluating and directing the functioning of their supervisors, hence, employees view about their supervisor's favourable and unfavourable behaviour towards them as an indicator of organizations support (Eisenberger et al., 1986; Levison, 1965). Employees also realize that their assessments by the supervisor are carried to the top administration, in turn indirectly contributing to the employee's perceived organizational support. Many researchers have studied supervisor support by replacing the word organization with supervisor in the SPOS scale (i.e., "My supervisor really cares about my well-being"; (Malatesta, 1995; Shore & Tetrick, 1991; Kottke & Sharafinski, 1988; Yoon, Han, & Seo, 1996; Yoon & Lim, 1999).

Literature Review on Perceived Supervisor Support

Park and Jung (2017) the study found that intrinsic work values has positive influence between job autonomy with PSS and mental health, but extrinsic work values have shown negative relationships between job autonomy and PSS. Megumi and Christina (2017) the data gathered from faculty members of Mid-Western University, the study investigated the relationship between friendship connections with colleagues and perceived work-family supportiveness in the department. Results show that faculty with larger friendship networks have more positive perceptions of work –family culture compared to faculty with smaller friendship networks. Burns (2016) the analysis resulted in POS and PSS together contributing to a significant percentage of influence in work engagement. The POS contributed to the vast majority of the variance in predicting work engagement, and PSS also made slight yet significant contribution, it may be that perceptions of supervisor support are primarily included in perceptions of organizational support. Chou (2015) note that perceived supervisor support and perceived co-worker support contributes directly to subjective well-being and indirectly through self-efficacy. Anjum and Naqvi (2012) the findings of the study indicated that PSS variables predicted greater organizational citizenship behaviour. The study proposes a model of antecedents of OCB that can be explored and verified further.

THE ROLE OF SELF HELP GROUP TOWARDS INCLUSIVE GROWTH IN UPLIFTING THE SOCIO ECONOMIC CONDITIONS OF UNDERPRIVILEGED CLASS OF SOCIETY

Dr. Shailaja. M. L[1]

Abstract

The inclusive growth concept is the agenda of any developing society around the world. As there is a need for any nation to have a balanced economic growth both across the regions & classes of the society, where even the last person in the chain of the society is involved in an economic activity which ensures good health of nation's economy and the society to which he/she belongs. Sustainable development is ensuring the growth of the economy with an assurance to the future generation about conserving the resources for their usage. The concept of Micro Finance (MF) & Self Help Groups (SHG's) envisaged with an idea of reaching deprived class of society to provide funds to undertake economic activity to achieve inclusive Growth objective. The combination of MF & SHG's is considered as a key indicator for the sustainable development of a nation. The present paper is an effort to identify & study the factors influencing sustainability of SHG's & understand the role of SHG's in uplifting the Socio economic status of the members. The study is undertaken in the state of Karnataka identifying the highly successful & non successful districts. The major finding of the study is that there is a positive growth in the socio economic conditions of the SHG members & an important role played by SHG's in inclusive growth of the underprivileged class of the society.

Key words: *Inclusive growth, financial & social inclusion, Micro Finance, Self help groups, Bank linkage Programme (BLP).*

INTRODUCTION:

Inclusive growth concept propagates the equal distribution of opportunities for all the economic groups who are involved in the socio economic growth & its benefits are reaching to all the class of people in a society. Basically this concept focuses on the equal distribution of environmental resources, food, human resources, health & equal allocation of various social resources. The developing nations are seriously affected by the growing corruption levels & greediness of human beings, as the emphasis is on equal distribution of resources, markets & regulations. The inclusive growth cannot ignore the concept of Sustainable development as it is observed in the recent past that there is reckless usage & wastage of valuable resources which are highly extinctive in nature. The society & the economic development has to concentrate on conserving the resource for our future generations sustainability & at the same time achieve greater socio economic growth.

Poverty is an issue which has impacted all the nations in the world more specifically the developing nations. The world bank in its report in May 2014 has stated that 872.3 million people of world population live below the poverty line (BPL) of which 179.6 million people live in India. The period of post nationalization is considered as revolutionary, steps were taken in the expansion of banking sector to reach the financial services to the most neglected sectors (Singh, 2005). Meeting the credit requirements of the people, make them to involve themselves in the economic activity which results in the socio economic growth of the country. Though there was a tremendous growth in the credit disbursal by banks it was not satisfactorily reaching the deprived class of people who do not have economic assets to pledge as collaterals to banks to avail loans. Hence a bigger portion of the population was away from the banking facilities. This led to the movement of SHG's which convinced the credit institutions that through the SHG they can serve better the deprived class. According to NABARD's Micro Finance report by March 2012, 79.6 lakh SHG's with members of about 9.7 Crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 Crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 Crores (NABARD Report 2012).

1. **Associate Professor, Department of MBA, Dr. Ambedkar Institute of Technology, Mallathahally, Bangalore.**

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~~He~~/she ~~participated~~/Presented/~~Contributed~~ a paper Title "The role of Self Help Group towards inclusive growth in uplifting the Socio economic Conditions of underprivileged class of Society".

T. Rajeswari

Prof. T. Rajeswari
President, Primax Foundation
Bengaluru, Karnataka, India.

Dr. Ram C. Bhujel
Director, Asian Institute of Technology,
Bangkok, Thailand

Dr. V. Selvaraj
Secretary, Primax Foundation
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Dr. S.Sekar
Principal, MRASC, Conference Chairperson,
Trichy, Tamil Nadu, India.

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Social Entrepreneurship: A Tool for Sustaining in the Competitive Environment

Mrs. Shailaja M. L. Associate Professor, Department of MBA, Dr. Ambedkar Institute of Technology, Bangalore. aitshailajaml@gmail.com

Dr. Pankajakshi.R, Associate professor, Department of MBA, Visvesvaraya Technological University, Centre for Post Graduate Studies, Chikkaballapur. pankajavtubng@gmail.com

Abstract

India's mantra of economic development is inclusive growth where every citizen is a part of the developmental activity of a nation. A social entrepreneur is the agent with a goal to change the outlook of the society -locality, region, nation & world. They are highly ambitious, searching for an opportunity in finding solutions to tackle major social issues. Social entrepreneurship is providing innovative business ideas to many societal issues which alone cannot be solved by the government or traditional business houses.This paper attempts to discuss the issues & challenges faced by a Social entrepreneur with a goal to sustain in the market. The paper discusses the factors which are interlinked to one another, a conceptual model of vicious cycle of social entrepreneurship which makes the social entrepreneurship to be highly competitive to sustain and meet the challenges of this ever changing competitive environment and contribute for the Socio Economic development of the Nation.

Keywords: Social Entrepreneurship, Corporate Social responsibility, Sustain, Vicious cycle, Socio Economic growth.

Introduction

services, education, E- commerce, banking, etc acts as a catalyst to accelerate the economic growth. The present phase of globalization has many dimensions - economic, social, political, cultural, religious, and environmental (Black, 1998). The objective of globalization is to develop corporations or networks which are serving the nations across the world with their economic activities of production, marketing, capital, consumption, negotiations, products, services etc. The global entrepreneur must be able to understand the diversity of human activity in the world and take advantage of the opportunities available by meeting challenges effectively around the world.

Entrepreneur status in India

The third world countries have felt it necessary to concentrate on entrepreneurial activities as there is shortage of resources with increase in population, enterprising is considered as an important tool for growth of such economies. Social entrepreneurship has gained substantial importance recently (Austin, Stevenson, & Wei-Skillern, 2006). This is the result of well-known initiatives by Bill & Melinda Gates Foundation (42.3 billion USD Asset Trust Endowment), Ashoka (network of 3,000 social entrepreneurs from 70 countries), and The Schwab

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has participated/presented a paper titled Social Enterpreneurship - A tool for sustaining the competitive business world.

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