



Institution's Innovation Council
Saurashtra University Rajkot

Aspect Active & Passive Investment

13th August 2024

At

Seminar room, Dr. A P J Abdul Kalam Science Laboratory
Saurashtra University Campus, Rajkot

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Saurashtra University – IIC

The university is dedicated to instruction, research, and extending knowledge to the public (public service). Ministry of Education (MoE), Govt. of India has established 'MoE's Innovation Cell (MIC)' to systematically foster the culture of Innovation among all Higher Education Institutions (HEIs). The primary mandate of MIC is to encourage, inspire and nurture young students by supporting them to work with new ideas and transform them into prototypes while they are informative years. Saurashtra University is one the Organization that have constituted the IIC to foster the vision of MoE and be a part for the promotion and development of innovation ecosystem.

Event Schedule

11:15	• Welcome
11:20	• Awareness Session
12:15	• Q & A
12:30	• Closing Ceremony

Event Registration Link

bit.ly/SUSEC-SMART

Brief about Event

Centre for Skill Development, in collaboration with the SU Startup and Entrepreneurship Council and IIC Saurashtra University, was organized a seminar titled “Aspect Active & Passive Investment” at seminar room, Dr. A P J Abdul Kalam Science Laboratory, Saurashtra University, Rajkot.

Speaker explained that the National Centre for Financial Education (NCFE) is a Section 8 Company promoted by the Reserve Bank of India (RBI), the Securities and Exchange Board of India (SEBI), the Insurance Regulatory and Development Authority of India (IRDAI), and the Pension Fund Regulatory and Development Authority. It undertakes a massive financial education campaign to help people manage their money more effectively and achieve financial well-being by accessing appropriate financial products and services through regulated entities with a fair and transparent machinery for consumer protection and grievance redressal.

A stock exchange does not own shares. It provides a platform for both buyers and sellers of stocks (also known as shares), bonds, and other securities. The prices are governed by the forces of supply and demand. It also facilitates the issuance and redemption of securities, as well as the payment of dividends. A stock exchange provides companies with the facility to raise capital for expansion through the sale of securities to the investing public.

Financial planning is the process of meeting your life goals. These goals can be achieved through proper management of your finances. Life goals can include buying a house, saving for your child's higher education, or planning for retirement. NCFE provides unbiased financial education in schools to improve financial literacy, which is an important life skill for the holistic development of each student. Those investors who do not want to take risks by directly investing in equities can choose the mutual fund route. Mutual funds are institutions that mobilize funds from a large section of the public, invest them in securities, and transfer the benefits to the investors. The Systematic Investment Plan (SIP) of mutual funds helps the salaried class and others invest a fixed sum regularly, such as every month, and participate in the wealth creation process. The students Learned from the speaker.

Passive funds have a low expense ratio. An investor who can afford a slightly higher expense ratio may prefer active funds. On the other hand, someone seeking a passive investment strategy may find passive funds more suitable for their investment goals. A mutual fund can either be actively managed or passively managed. The management of a mutual fund portfolio involves how the designated fund manager selects underlying securities and decides to buy, sell, or hold onto them to help the scheme generate capital appreciation. These underlying securities, which constitute a mutual fund portfolio, may vary from stocks and bonds to commodities and other money market instruments. The fund manager chooses these securities based on the scheme's investment objective and devises an investment strategy accordingly.

In an actively managed mutual fund portfolio, the fund managers are the decision makers. They can decide which stock or bond to invest in, which one to sell or which one to hold on to. But in case of a passively managed fund, the fund manager may not have much participation. Now, when we say no active participation, this does not mean there is no involvement at all. Let us understand the difference between active and passive investing.

Then Ma'am gave information about Active investment is a form of investment strategy that involves actively buying and selling assets in the hope of making profits and outperforming a benchmark or index. An example of an active investor is a hedge fund manager, who constantly monitors the market and trades when they see an opportunity to make money. Active managers also manage interest rate, credit and other potential risks in a bond portfolio in an effort to generate investment returns. Actively managed investments tend to charge higher fees than passive investments, and there is the possibility that performance will fall short of the market.

Passively managed funds include passive index funds, exchange-traded funds (ETFs), and Fund of funds investing in ETFs. These funds follow a benchmark and aim to deliver returns in tandem with the benchmark, subject to expense ratio and tracking error. While active income is often more secure, passive income can be a great addition to your financial plan if you want a better work-life balance. There are several opportunities for generating passive income, including taking advantage of high-yield savings accounts and investment opportunities.

Passive income ideas in India can include investing in dividend stocks, online business, blogging, rental income, tuition, pension from retirement plans, etc. Passive income ideas in India can include investing in dividend stocks, online business, blogging, rental income, tuition, pension from retirement plans, etc. Passive income includes regular earnings from a source other than an employer or contractor. The Internal Revenue Service (IRS) says passive income can come from two sources: rental property or a business in which one does not actively participate, such as being paid book royalties or stock dividends.

Key Points

During the session, below mentioned points were discussed:

- ✓ Importance of Banking, Financial Services and Insurance
- ✓ BFSI represents a major portion of the multi-billion-dollar Indian economy.
- ✓ Financial services make up one of the economy's most important and influential sectors.
- ✓ Financial services are a broad range of more specific activities such as banking, investing, and insurance.
- ✓ BSFI Banking is the business of accepting deposits from the public and lending money to customers.
- ✓ Benefits of Banking, Financial Services and Insurance

Outcome

According to this event student learned about Active investing can lead to passive investing. The actions of active investors create indices that are followed by passive investors later. The outcome of participating in the compounding journey with a lag dilutes the magic of compounding to a large extent.

Investing in skill development in the BFSI (Banking, Financial Services, and Insurance) and retail sectors can lead to significant improvements in employee performance, customer satisfaction, and organizational success. Skill development in these sectors is crucial for ensuring employees are well-equipped to meet industry demands and drive business growth. Here are some key outcomes of effective skill development in the BFSI and retail sectors.

The poster features logos for Saurashtra University, SSIP, SUSEC, StartUp, Innovation Club, and the Institution's Innovation Council. The main title is 'Aspect Active & Passive Investment'. It includes a circular portrait of Vaibhav Puranik, a 'Guest Speaker' who is a 'SECURITIES MARKET TRAINER (SMART), SEBI'. The event is scheduled for 13 August 2024, from 11:15 AM to 12:30 PM, in the Seminar room, Incubation Centre, Dr. APJ Abdul Kalam Science Laboratory, Saurashtra University. A 'Register Now' button is provided with the link bit.ly/SUSEC-SMART.

Aspect Active & Passive Investment

VAIBHAV PURANIK
SECURITIES MARKET TRAINER (SMART), SEBI

Centre for Skill Development, in collaboration with the SU Startup and Entrepreneurship Council and IIC Saurashtra University, is organizing a seminar titled "Aspect Active & Passive Investment".

Register Now
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