



## Research of a Study of Mutual Fund on SBI

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### ABSTRACT :

The Indian economy has been playing a vital role in the focuses on the present study on the SBI mutual fund. It became come into existence through the trustee on the Mutual Fund. They have also aided families in capitalizing in country success but not only contributed to India's growth story from the Mutual fund. That pool money from a large number of people and invest its bonds, stocks and other asset from a mutual fund.

The originally of Mutual Fund industry in India with the introduction the concept of mutual fund by UTI in the year of 1963. It became a growth slow but it is a accelerated from the year 1987 when non-UTI players entered to the industry.

It is a dramatic improvement in the past decade from the Indian mutual fund industry.

It is a one of the largest mutual fund in the country from the SBI mutual fund.

A mutual fund is portfolio from the collection of bonds, stocks, and other asset that a fund owns.

Those investor share this fund's which represent a portion of the fund holdings. The investor is also known as a unit holder.

It become research the India has a total 44 mutual funds. The RBI approval has opened the fund house, this allowing the investor to invest in a overseas market such as the involve US country.

Keywords:- SBI Mutual Fund, Financial Services, Financial System, Mutual Fund, Debt, Equity.

### I.INTRODUCTION:

SBI Mutual Fund is one of India's largest Asset management company. This company was founded 1987 as become a joint venture between the become SBI, India largest public sector bank and AMUNDI, it is a French Asset Management Company, it become a SBI holding a 63% stake.

It has played a pioneering role in the Indian mutual fund industry from the SBI Mutual fund. SBI mutual Fund has been established on 29 June 1987 as a Trust with the State Bank of India [SBI] it become sponsor and trustee company from mutual fund private limited. It became registered with SEBI on 23 December 1993. The agreement was signed between State Bank of India and AMUNDI Asset Management, this fund are making joint venture on the 13 April 2011.

The SBI mutual fund is headed by Mr. Syed Shahabuddin, Managing Director of the company.

The incorporation date is 07 Feb 1992.

The State Bank of India and society General Asset Management for France and has a asset management experience of more than a 25 years in the SBI Mutual fund. SBI mutual Fund offers a wide variety of an investment solution encompassing investors across risk profile encompassing investors across risk profile. It become provides a mutual Fund from various categories from including equity, debt, tax-saving, hybrid and fund of fund.

### MUTUAL FUND

- They are also professionally managed and have low entry requirement, making it easier for any investor to jump in.
- There are many other benefits of mutual fund, including their transparency, liquidity, and audited track records.
- Mutual funds come in many varieties.
- Mutual funds are accessible.
- Many offer systematic investing and withdrawals.

- Mutual funds offer automatic reinvestment
- Mutual fund offer transparency.
- Mutual funds are liquid.
- Mutual funds have audited track record.
- Mutual funds build wealth.
- You can invest small amount.
- It is cost efficient.
- Reduce your cost liability.




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### COMPETITORS OF SBI MUTUAL FUND:

#### Some of the main competitors of SBI Mutual Fund in follows:

Axis Asset Management Company Ltd. Birla Sun  
 Life Asset Management Company Ltd. HDFC  
 Asset Management Company Ltd ICICI Prudential  
 Asset Management Company Ltd  
 IDBI Asset Management Ltd.  
 L&T Investment Management Ltd.  
 Reliance Capital Asset Management Ltd.  
 Sundaram Asset Management Company Ltd  
 UTI Asset Management Company Ltd  
 Tata Asset Management Ltd  
 NG Investment Management (India) Pvt. Ltd  
 Indiabulls Asset Management Company Ltd.  
 Edelweiss Asset Management Ltd  
 Kotak Mahindra Asset Management Company Ltd.

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### BENEFITS OF INVESTING IN MUTUAL FUND:

#### Investing in a mutual fund offers a number of benefits. Some of them are as under:

- **Small investment:** With mutual fund investments, our money can be spread in small bits across varied companies. In this way we can reap the benefits of a diversified portfolio with small investments.
- **Professionally managed:** The pool of money collected by a mutual fund is managed by professionals who possess considerable expertise, resources and experience. Through analysis of markets and economy, they help us to favourable investment opportunities.
- **Spreading risk:** As mutual fund spreads the money in companies across a wide spectrum of industries. So this diversifies the risk and also help to take benefits of the positions it holds.
- **Transparency and interactivity:** Mutual funds clearly present the investment strategy to their investors and regularly provide them with information on the value of their investment. And a complete portfolio, disclosing the investment made by the different schemes along with proportion invested in each asset type is also provided.
- **Liquidity:** Closed ended funds can be bought and sold at their market price as they have their units listed at the stock exchange. In additions to this, units can be directly redeemed to the mutual fund as and when they announce the repurchase.
- **Choice:** A wide range of schemes provide options to the investors to choose those which suit their risk / return profile.

- **Regulations:** As all the mutual funds are registered with SEBI; they function within the provisions of strict regulation created to protect the interests of the investor.

### ***How to Invest in SBI Mutual Fund***

Investing in SBI mutual funds has been made simpler than ever before whether you are a seasoned investor or a novice in this area. You can visit Clear Tax to choose from a list of handpicked funds that are keeping in mind the risk profile and investment objective of investors. With Clear Tax, you can be assured of a hassle-free quick process of selecting any product from your favorite fund house – SBI Mutual Fund, with just one KYC formality that will take not more than 7 minutes of your time. Clear Tax simplifies investing for you so that you can make better and wiser decisions. The process is very simple on Clear Tax.

Here are the steps to be followed for investment in SBI Mutual Fund.

- \* Visit official SBI Mutual Fund website
- \* Click on the 'invest now' option which is on the upper right-hand side of the web page
- \* The page will redirect to the lead form page.
- \* All necessary details have to be filled in appropriately
- \* The process is complete when payment is made by the investor towards the mutual fund investment

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## **II.LITERATURE REVIEW-**

A literature review is a summary of previous knowledge generated on the topic of study. It is believed by researchers that research cannot be conducted in a vacuum, benefit of the previous knowledge available, but that it requires a foundation of existing knowledge to plan and conduct a good research. This knowledge base can only be acquired through literature review from several sources, such as books, journals, research reports, unpublished theses, newspapers, magazines and other current popular electronic information sources. Review of literature helps the researcher to understand what is already known about a topic and what needs to be further investigated. Literature review plays an important role in the development of research project and, moreover, researchers develop greater insight into research problem and gain information on what has been already investigated regarding a particular topic under study.

A literature is an objective, through summary and critical analysis of the relevant available research and non - research literature on the topic being studied.

The following are the review of literature supporting this study:

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### **REVIEW OF LITERATURE**

According to, Dr. D. Durairaj, aim of the study Investors preference towards SBI mutual funds in east tambaram. They concluded mutual funds provided me a good experience of investment avenues likes mutual funds, insurance, fixed deposits and related activity.

According to, Dr. Mayur Rao, Purti Shukla (2022), aim of the study on performance analysis and Evaluation of SBI mutual fund in India. They concluded that mutual funds are a safe way to speculate. Many investor's only option for investing in an intellectually diverse portfolio is to use a mutual fund, after studying and assessing several mutual funds plans, take the following as it is possible to reach a conclusion.

According to, C. Madhavi (2019), aim of the study performance and evaluation of SBI mutual funds in India. They concluded SBI Mutual funds, Equity and Debt schemes have performance reasonable, by well in spite of reduction NAVs, Value addition and increase in the expense and management ratios of some of the selected SBI magnum global fund, SBI midcap.

According to, GarvitDhingra, aim of the study Financial performance of SBI Mutual funds. They concluded Investors should not invest blindly in the investment before going through the fact sheet; annual report etc. of the company since, according to the guidelines of the SEBI, the AMC's are bound to disclose to all the relevant data that is necessary for the investment purpose.

According to, R, Jessey Priscilla, S. rathika (2021), aim of the descriptive Study on investor's satisfaction towards SBI Mutual funds egmore Chennai. They concluded investors should invest their money in open-end fund scheme, during which they're interested to speculate. The investor should also be sure to test the credit rating of the open-end investment company companies before making their investment in Mutual fund.

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## **III.OBJECTIVE OF STUDY–**

- To find out the Preferences of the investors for Asset Management Company.
- To know the Preferences for the portfolios.
- To know why one has invested or not invested in SBI Mutual fund
- To find out the most preferred channel.

- To find out what should do to boost Mutual Fund Industry.

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#### IV.SCOPE OF THE STUDY-

- A Large number of new players have entered the market and trying to gain market share in this rapidly improving market.
- The study will help to know the preference of the customers, which company, portfolio, mode of investment, and option for getting return and so on they prefer. This project report may help the company to make further planning and strategy.

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#### V.SUGGESTION-

- Mutual fund industry should conduct investor awareness program frequently.
- SBI mutual fund should concentrate on good investor relationship management.
- SBI mutual fund should create trust worthiness about their scheme among investors.
- The mutual fund industry must be conduct financial literacy to the public.
- The SBI mutual fund creates more awareness about various new investment avenues.

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#### VI.CONCLUSION-

- The study concludes that the modern investors is a mature and adequately groomed person. In spite of the phenomenal growth in the security market and quality initial public offerings in the market the individual investors prefer investment according to their risk preference.
- Finally, it can be concluded that the SBI Mutual Funds, Equity and Debt schemes have performed reasonable, by well in spite of reduction in the NAVs, value addition and increase in the expense and management ratios of some of the selected schemes SBI magnum global fund, SBI midcap fund, SBI tax advantage fund, SBI magnum income fund and SBI magnum monthly income plan schemes are in the forefront and are giving strong competition to the similar schemes floated by other mutual funds.
- BI infrastructure fund, SBI magnum children benefit, land SBI Insta cash fund Schemes are lagging due to their low NAV, Value addition and deviation of their portfolio from their offer documents. The high volatility in the stock market during the period of study also has exerted great influence on the performance of these selected schemes.

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