iJRASET
International Journal For Research in Applied Science and Engineering Technology

INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 7 **Issue:** VIII **Month of publication:** August 2019

DOI: http://doi.org/10.22214/ijraset.2019.8034

www.ijraset.com

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International Journal for Research in Applied Science & Engineering Technology (IJRASET)
ISSN: 2321-9653; IC Value: 45.98; SJ Impact Factor: 7.177
Volume 7 Issue VIII, Aug 2019- Available at www.ijraset.com

Invade of Mutual Fund Products on Selected Funding Organizations in India

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Abstract: This paper is entitled on "Invade of mutual fund products on selected funding organizations in India."Which gives the perception of STP, SIP and SWP are the mutual fund schemes that helps us to have the direct interaction with the asset management company in what schemes are you ready to invest; this procedure can be done without the involvement of the third party like brokers and distributors hence it is not necessary to pay the commission to the third parties and this process can be done by the involvement of the brokers and distributors.
This study is mainly useful for the individual investors (or) institutions for making more and more investments in selected mutual funds schemes like STP; SIP and SWP.
Keywords: Mutual funds performance, investment, investors, commission, traditional returns.

I. INTRODUCTION

A mutual fund is just the connecting bridge that allows a group of investors to pool their money together with a predetermined investment objective.
The mutual fund will have a fund manager, who is the responsible for investing the gathered money into specific securities (stocks or bonds). When we invest in a mutual fund, we are buying units or portions of the mutual fund and thus on investing on a shareholder or unit holder of the fund. A Mutual Fund is managed investment fund that pools lots of money from many of the investors to purchase securities.
In the present scenario increase in the savings and improvements in the development of the investment through markets the needs and scope for mutual fund operations has increased.
Many innovative and creative ideas of mutual funds raised the confidence in investors the stock discrimination will reach the various income divisions like geographical division and risk bearing division of the investors.

II. OBJECTIVES OF THE STUDY

A. To know the information regarding STP, SIP and SWP of Mutual Fund schemes.
B. To evaluate the performance of STP, SIP and SWP.
C. To Study the preference of investors towards STP, SIP, SWP funds.

III. NEED FOR THE STUDY

The fundamental motivation behind doing this task was to think about common store and its working. This knows in insights concerning common reserve industry appropriate from its commencement stage, development and future prospects. It likewise helps in understanding distinctive plans of common subsidizes like SIP, STP and SWP.
Since my examination relies on the noticeable assets in India and their plans like SIP, STP and SWP and in addition the profits, dangers related with these plans.
The inventive substance with which shared assets have been offered make the financial specialist sure that item separation will achieve the different salary fragments, topographical sections and hazard bearing portions of speculator.

IV. SCOPE FOR THE STUDY

A. This Study discuss about the theoretical aspects of different mutual funds schemes in India.
B. This study is about the performance of SIP, STP and SWP mutual fund plans.
C. This study will help the investor to analyze the risk and return of the SIP, STP and SWP schemes.

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V. RESEARCH METHODOLOGY

A. Secondary Data

The main source of data will be preparing the documents and annual reports of various mutual fund and schemes and also the net asset values are considered (NAV'S) resale prices and repurchase prices are announced by the funds from time to time.

VI. LIMITATIONS OF THE STUDY

A. It is restricted to selected investment plans only.
B. There is no guess or estimate of selected schemes in this study.
C. Totally depends on the secondary data..

VII. REVIEW OF LITERATURE

Systematic Withdrawal Plan (SWP) An efficient withdrawal plan (SWP) is a planned venture withdrawal plan normally utilized in retirement. Financial specialists can structure SWPs in different ways. Common assets regularly enable a financial specialist to decide a deliberate withdrawal plan that incorporates interim payouts month to month, quarterly, semi-every year or yearly.

Systematic Investment Plan (SIP) this is where financial specialists make ordinary, equivalent installments into a shared reserve, exchanging record or retirement account. ASystematic Investment Plan (SIP) might be a vehicle offered by the common assets to help you spare as often as possible. It is somewhat similar to a revenant store with the post working environment or banks any place you set in a very piece month to month. The qualification here is that number is supplied in an open-end finance. ASystematic Investment Plan (SIP) is a vehicle offered by common assets to enable you to spare consistently. Taste is to isolate an aggregate of the every month or quarter, and use that to buy units of a particular shared hold, paying little regard to its expense. People like gather the extra reliably and build up a theory. These theories are done to achieve our future cash related destinations like obtaining a house, long term funds, etc.

Systematic Transfer Plan (STP) is where a financial specialist moves a fixed measure of cash starting with one classification of store then onto the next, as a rule from obligation assets to value reserves.

VIII. DATA ANALYSIS & INTERPRETATIONS

2018 Bank of India

2018							
Month	Net asset value Open (Rs.)	Net asset value Close (Rs.)	Return (%)	SIP	Shares	SWP	STP
January	15.62	14.85	-4.89	67.34007	12000	-586.8	
February	14.97	15.12	1.02	66.13757	11000	112.2	
March	15.24	16.05	5.3	62.3053	10000	530	
April	15.88	16.05	1.08	62.3053	9000	97.2	
May	16.05	16.15	0.67	61.9195	8000	53.6	
June	16.2	16.63	2.7	60.13229	7000	189	0.98
July	16.74	17.47	4.31	57.24098	6000	258.6	
August	17.47	18.92	2.53	52.85412	5000	126.5	
September	18.25	18.35	2.35	54.49591	4000	94	
October	18.35	18.3	0.1	54.64481	3000	3	
November	18.85	18.95	0.51	52.77045	2000	10.2	
December	19.1	19.25	0.23	51.94805	1000	2.3	6.26
		Sum	10.19	704.0944			
		Avg	1.455714	13553.82			
		STD	3.308831				
Total Returns			174.6857	1553.816		889.8	835.2

1) Interpretation: From the above analysis of Bank of India on January opened at 15.62 and closed at 17.47 in the year of 2018 the fund is given R¨ average returns is 1.45 and standard deviation (risk) is 3.30

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Consolidated Returns Report Of Public And Private Mutual Funds

YEARS	SBI	UTI	BOI	ICICI
2016	3.31	0.06	0.89	0.74
2017	0.45	0.002	0.35	0.74
2018	1.20	0.58	1.45	0.89

2) *Interpretation:* From the above analysis public sector mutual funds give best performance comparing with private mutual funds in public sector mutual funds SBI is given best performance

Comparitive Of Investment Strategies Sip, Stp And Swp

Bank of India	Traditional Returns	SIP Returns	SWP Returns	STP Returns
2016	107.6	733.84	457.3	835.2
2017	-42.5004	-333.414	-55.9	827.0
2018	174.6857	1553.816	889.8	834.5
SBI Blue Chip Fund				
2016	397.7	2507.195	2641.2	1227
2017	57	146.7436	564.5	841.8
2018	144.5143	664.4211	624.7	823.6
UTI MUTUAL FUND				
2016	8.37924	5033.623	61.601	762.9834
2017	0.24432	71.99882	2.04488	750.7853
2018	45.42564	1652.088	685.8	813
ICICI mutual fund				
2016	88.89996	573.0221	558.5	839.4
2017	1100.0065	1755.45	348.2	838.6
2018	107.3143	2855.45	528.2	838.6

3) *Interpreation:* From the above analysis for Bank of India Traditional Returns highest returns in the year 174.68 and SIP Returns is a highest return in the year of 2018 is 1553.81, SWP Returns in the consecutive years 457.3,-55.9 and 889.8, STP Returns is consecutive years 827 to 825.

IX. FINDINGS

Bank of India on January opened at 15.62 and closed at 17.47 in the year of 2018, Traditional Returns highest returns in the year 174.68 and SIP Returns is a highest return in the year of 2018 is 1553.81.

X. SUGGESTIONS

Financial specialists should think about the essential components of shared reserve.

1) Investors ought to pick their hazard level and as per that they need to pick the assets. Speculators ought to examine the organization execution and afterward contribute the assets.
2) Investors should sit tight for the long haul returns.
3) Effects of differential degrees of hazard on the arrival of the portfolios must be considered.

XI. CONCLUSION

The main reason to invest in the mutual funds is even the small amount invested early will grow over the course of working life .the clear and most understandable in investing is to adopt Dollar Cost Averaging this process works for both buying and selling decisions. Investing in SWP, SIP or STP investment strategies holds long term and also stocks have outperformed every asset class over the long run.

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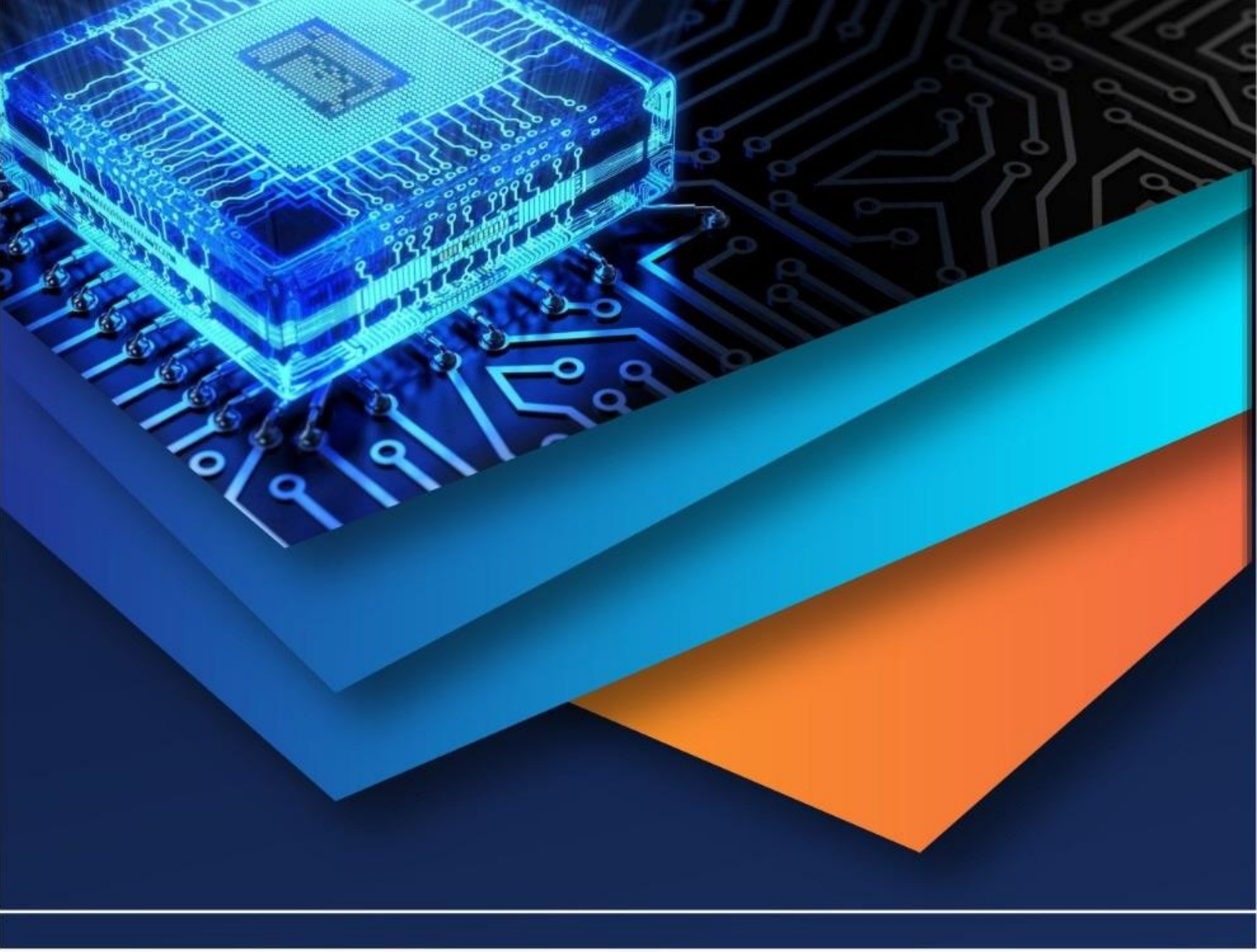

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