

Comparative Study on Performance Evaluation of Mutual Funds with Reference to Banking Funds

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Abstract- Shared store industry, is a standout amongst the most rewarded venture alternatives over the world, it assumes a significant part in the financial advancements of a nation. Common asset dynamic contribution can be seen by their predominant nearness in the Currency advertise and also capital market. They are additionally discovered extremely in the stock exchange by the method for guaranteed strength as a provider of substantial subsidizes through consistent ingestion of coasting stocks. A common store is an element as a trust which pools cash of huge speculators and put the same in the distinctive venture roads. Such offers, obligations instruments, currency Advertise instruments, government securities, settles stores , and so on these venture Securities are professionally overseen for the benefits of the financial specialist, otherwise called the unit holders, who hold a virtuous rata portfolio, Coordinate drive on perplexing and sporadic money related market activities, Since Family divisions offer is significantly greate Climb of essential store in the Indian situation is an eventual outcomes of repressions on the managing a record an area to tap the consequences of the capital market and the re glance of the inspections stock brokers have much to get in understanding examiners wants of them ,this as would empower the stockbrokers to serve their customers to better and energize study relationship with their customers. This examination appropriately plans to give a ohasse to understanding what the customer needs and what is being given to overcome any obstruction between client desire and the real administration rendered. This data would be valuable for the individuals who might want to control and enhance the execution of their admiration.

I. INTRODUCTION

Stock trade is a place in which stock dealers trade stocks. Association could need to get their stock

recorded on stock substitute. A stock likewise be obtains and purchasesd handiest in the event that it is recorded on a substitute. The trade supplies ongoing purchased and offring understanding on the recorded securities, encouraging rate disclosure. India's most noteworthy stock trade is the Bombay stock trade and countrywide stock trade.

NATIONAL STOCK EXCHANGE (NSE)

BOMBAY STOCK EXCHANGE (BSE)

II. RESEARCH DESIGN

2.1 STATEMENT OF PROBLEM:

LACK OF AWARENESS AMONG INVESTORS HOW TO DIVERSIFY RISKS IN MUTUAL FUND",

2.2 NEED OF THE STUDY:

- The study considers mainly the five best – performing Banking funds such as ICICI, Birla sun life, Sundaram financial services, UTI ,Reliance Banking funds.
- Around five specific mutual funds in banking sector are compared inresprct of their risks and return.
- The analysis is based on the NAV and return of each mutual fund. Other AMC performance indicators are not considered in the study. it takes into account the yearly oopening NAVs and benchmark values

2.3 OBJECTIVE OF THE STUDY:

- To explore the financial performances of the selected mutual funds schemes.
- To appraise the performance of the selected mutual funds with risl adjustments. The theoretical parameters recommended by Sharpe's Treynor's index and Jensen's
- To know the relationship between the selected mutual funds and NSE Nifty Index.

2.4 SCOPE OF THE STUDY

- Professional management
- Potential return
- Diversification
- Low cost
- Liquidity
- Transparency
- Flexibility
- Affordability
- Well regulated

2.5 RESEARCH METHODOLOGY

a) Data collection method:

- The following data collected are:
- The sample size for this study is 8 mutual fund schemes
- 5 Years of yearly returns of particular selected 5 top performing banking sector funds.
- Yearly NAV values
- S & P BSE BANKER values taken as index (market return)

b) Tools for Data collection:

Since the collected data are secondary forms of data, where secondary data are readily available from other sources and as such, there are no specific collection method.

Statistical tools for Analysis

Sampling technique used in sample collection in sample random.

Mean

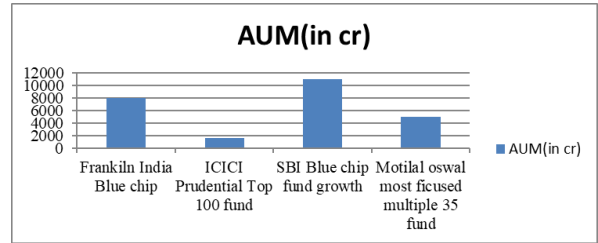
Standard deviation

Beta

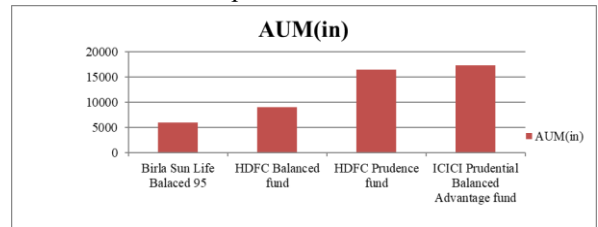
III. DATA ANALYSIS AND INTREPETATION

EQUITY FUND SCHEME	FUND	BALANCED FUND SCHEME	FUND
Franklin India Blue Chip	Blue Chip	Birla sun life Balanced 95	Balanced 95
ICICI Prerdential 100 fund	Prerdential 100 fund	HDFC Balanced fund	Balanced fund
SBI Blue chip fund growth	Blue chip fund growth	HDFC Preduntial fund	Preduntial fund
Motilal Oswal most focused multicap 35 fund	most focused multicap 35 fund	ICICI Preduntial Balanced Advantage fund	Preduntial Advantage fund

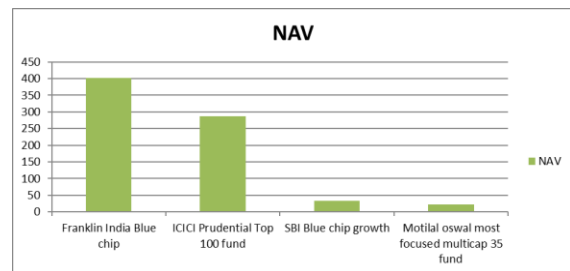
Graph 3.1.1 Showing top 4 equity based mutual funds with their AUM's



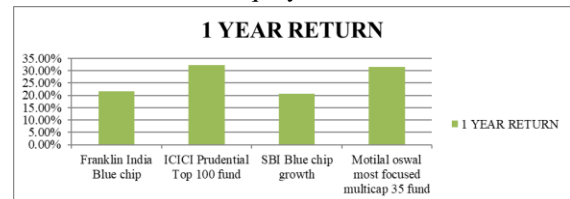
Graph 3.1.2: Showing top 4 balanced funds with their respective AUM's



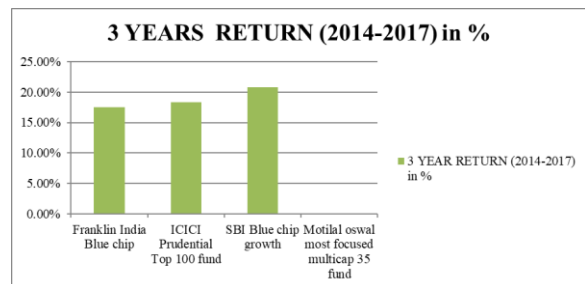
Graph 3.1.3 Showing the NAV of the top 4 equity funds.



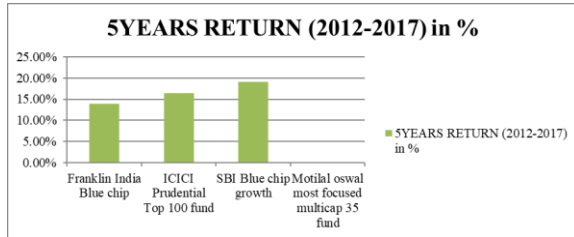
Graph 4.1.4: Showing the first year returns of the top 4 equity funds.



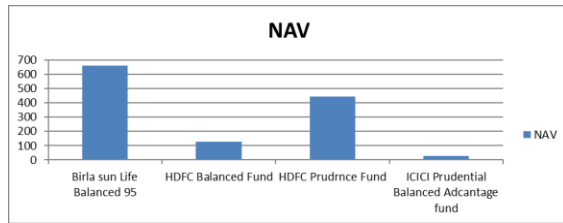
Graph 3.1.5: Showing 3 year returns of equity fund schemes



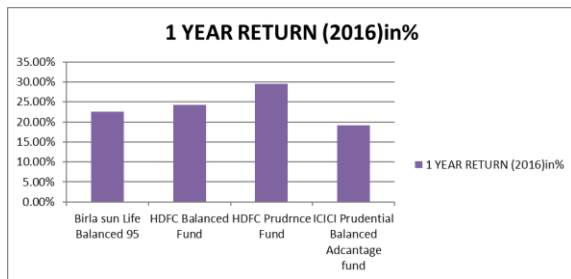
Graph 3.1.6: showing 5 year returns of equity fund schemes



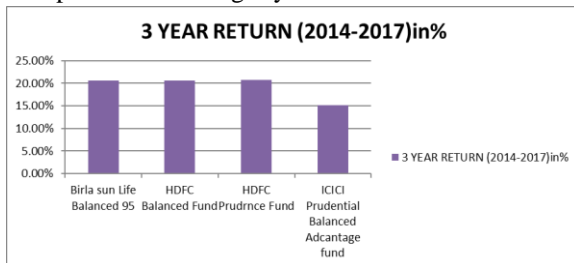
Graph 3.1.7 Showing NAV and 1 year returns of balanced fund schemes.



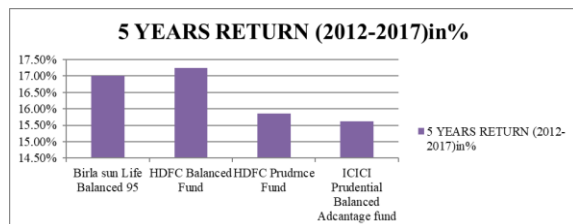
Graph .3.1.8 showing 1 year return of balanced fund schemes.



Graph 3.1.9 Showing 3-year return of fund schemes



3.1.10 Graph showing 5-year returns of balanced fund schemes



IV. SUMMARY OF FINDINGS, SUGGESTIONS, RECOMMENDATIONS AND CONCLUSION

4.1 FINDINGS

- Comparing the AUM's of both equity and balanced, balanced fund scheme ICICI Prudential Balanced Advantage Fund is having the highest AUM of 17,368 correes compared to all other schemes of both equity and balanced fund schemes
- But in equity schemes you have the highest AUM of 10,934 which is of SBI blue chip fund growth
- Considering the NAV, Birla sun life balanced 95 has the highest NAV of 658.21 which is a balanced scheme.
- Whereas in equity the highest NAV is 402.267 which is a Franklin India blue chip.
- Taking into consideration about the performance of schemes for last 3 years i. e from 2014-2017 both equity and balanced, balanced schemes SBI Blue chip fund Growth has a good growth percentage of 20.76% followed by a balanced schemes HDFC Prudence fund and then comes HDFC Balanced Fund k
- From last 5 years i.e from 2012-17 the schemes which is constantly giving good returns is SBI Blue chip growth 19.09% and then comes which is an equity fund, and then comes HDFC Balanced fund which is a balanced fund with 17.24% returns.

In Relation to Returns

- ICICI Banking has the return of 19.37% Birla sun life banking has the return of 18.57% sundaram banking fund has the lowest return of 12.29% which indicates the fund has not performed well while comparing to other banking funds;
- UTI Banking has the return of 21.52% dependence on the banking sector fund has the most elevated return of 27.48 which indicates the fund has performed well comparing to other banking funds UTI and Reliance banking funds have performed well with high returns and high risk, so these are good investment schemes but sundaram financial services fund has not performed well with low returns and high risk

In Relation to Beta

ICICI Banking has the beta value of 0.79 which indicates that ICICI is in pace with the market actions/changes and it also observed that 1% change leads to 0.79% change in return, Birla Sun life banking has the beta value of 0.67, which indicates that 1% change leads to 0.69% change in returns, Sundaram banking has the beta value of 0.78 which indicates that 1% change increases or decreases leads to 0.78% change, in returns; UTI Banking has the beta value of 1.15 which indicates that the fund is leads above the market benchmarks that is 1.00, and it is also observed that if there is 1% increases or decrease of change leads to 1.15% change in return which is more than market changes reliance banking has the beta value of 1.26, which indicates that fund is lead above the market benchmarks that is 1.00, and it is also observed that if there is 1% increase/decrease of change leads to 1.26% change in return which is more than market changes.

In Relation to Return and Risk

It is the watched that ICICI Banking segment fund has the danger of 488.60, while the arrival is 19.374 which shows the store has the hazard with direct returns; Birla Sun life banking fund has the danger of 351.44, while the arrival is 18.578 which demonstrates the reserve has the generally safe with direct return; Sundaram financial administration fund has the hazard to the degree of 476.31, while the return arrival is 12.292 which shows the store has the high hazard with low returns; UTI Banking store has the danger of 1035.38 while the arrival is 21.52 which shows the store has high hazard with direct returns; Reliance Banking has the danger of 1242.93, arrival is 27.488 which shows this store has the most elevated hazard with significant yields.

REGRESSION RESULTS:

The results of the regression indicated the four indicator like GDP, Inflation, Interest rates, Balance of trade explained 81.8% impact on returns of banking fund

4.2 SUGGESTIONS:

- If an investor is young and is someone who can afford to take some risk then he always can go for equity fund schemes as the returns will be as high

as you tend to take the same kind of risk, RISK ALWAYS ACCOMPANIES RETURNS.

- If the investor is old and he is looking for some mutual fund schemes where he expects moderate returns, especially investing retirement / pension amount then such people can always go for balanced funds where they get decent returns and need not be worried about huge losses like in equity funds.
- A good portfolio selection for the investment is crucial for successful investment. To invest in growth funds in times of recession appropriate decisions.

From the above suggestions are:

- “Reliance and UTI mutual fund: these funds are good for investment because they have high returns and risks compare to other banking funds, so it is best suitable for an investor who likes to take high risks.
- “ICICI Banking fund has moderate return with moderate risk. So, it best suitable for the moderate risk taker”
- Sundaram financial services fund has less return compare to risk involved in this fund, so these funds are not good for investor to get better returns
- The investor must also consider the economic factors affecting the banking sectors before investing.

4.3 CONCLUSION:

Shared assets have turned into the speculator’s vehicle of decision for long term haul contributing. Common fund is on the most favoured speculation options for the hazard deflect financial specialists as it offers opportunity to put resources into a broadened, professionally took care of portfolio requiring little to no effect. With acceleration on increment in household reserve funds and increment in venture through capital market has exhibited to be a standout amongst the most viral instruments in creating critical capital market has exhibited development in the capital market. Speculators ought not to put aimlessly in the ventures previously experiencing the reality sheets; yearly reports and so forth of the organization since, as indicated by rules of SEBI the required or applicable information must be uncovered that is most important for a financial specialist for all contributing

choices. The execution of saving money segment stores. these measure helps in picking the best venture conspire as indicated by the hazard level like generally safe takers, direct daring individuals and high daring individuals. The after effects of the relapse demonstrated the four indicators/ marketers like GDP , Inflation, Interest rates, Balance of exchange clarified 0.818% effect on returns of saving money reserves.

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