

Research Paper**A Project Report on Mutual Funds Performance in SBI Mutual Fund**¹Y. Yashwanth,²Dr.P.Rajeswari¹Department Of MBA, Sri Chaitanya Institute Of Technology & Research Ugc Autonomous
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Institution Khammam**ABSTRACT**

This project report examines the performance of mutual funds offered by SBI Mutual Fund and evaluates their role in investment growth and wealth creation. Mutual funds have become one of the most preferred investment avenues due to professional fund management, diversification, liquidity, and risk management benefits. The study focuses on analyzing the growth, returns, risk factors, and investor preferences associated with SBI Mutual Fund schemes. Both primary and secondary data sources were used for the research. The analysis includes comparison of fund performance based on returns, Net Asset Value (NAV), Assets Under Management (AUM), and investor satisfaction. The study identifies factors influencing investor decisions such as safety, tax benefits, market performance, and brand trust. Data interpretation was carried out using graphs and charts to understand trends in mutual fund investments. The findings reveal that SBI Mutual Fund has maintained strong market credibility and consistent performance across various schemes. Equity-oriented schemes provided higher long-term returns, while debt schemes offered stability and lower risk. The report concludes that SBI Mutual Fund plays a significant role in promoting systematic investment habits and financial security among investors in India.

Keywords: Mutual Funds, SBI Mutual Fund, Mutual Fund Performance, Investment Analysis, Risk-Return Analysis, Portfolio Management, NAV Analysis, Fund Performance Evaluation, Investor Behaviour, Financial Performance.

I. INTRODUCTION

SBI Mutual Fund is one of the leading asset management companies in India and operates as a joint venture between the State Bank of India and Amundi. Mutual funds are professionally managed investment instruments that pool money from different investors and invest in diversified financial securities such as equities, bonds, treasury bills, and money market instruments. The increasing awareness of financial planning and investment opportunities has encouraged individuals to invest in mutual funds for long-term wealth creation. SBI Mutual Fund offers a wide range of investment schemes including equity funds, debt funds, hybrid funds, index funds, and tax-saving funds to meet the diverse financial needs of investors. The performance of mutual funds depends on various factors such as market conditions, portfolio diversification, fund manager

efficiency, and economic stability. This project aims to study the performance of SBI Mutual Fund schemes and analyze investor perceptions regarding returns, risks, liquidity, and investment satisfaction. The study also highlights the importance of systematic investment planning and the growing popularity of mutual funds among retail investors. Through detailed analysis and interpretation, the project provides insights into the effectiveness of SBI Mutual Fund in achieving investment objectives and maintaining investor confidence in the Indian financial market.

Research Objective:

- To study the concept and importance of mutual funds.
- To analyze the performance of SBI Mutual Fund schemes.

- To evaluate the risk and return relationship of mutual funds.
- To understand investor preferences toward SBI Mutual Funds.
- To examine the growth trends of SBI Mutual Fund.
- To compare equity and debt mutual fund performance.
- To identify factors influencing investment decisions.
- To study investor awareness regarding mutual fund investments.
- To analyze the role of SIPs in wealth creation.
- To provide suggestions for improving mutual fund investment strategies.

Research Methodology:

- The study is based on both primary and secondary data.
- Primary data was collected through questionnaires and investor surveys.
- Secondary data was collected from journals, websites, reports, and books.
- The research design used is descriptive in nature.
- Simple random sampling method was adopted for data collection.
- Data was collected from mutual fund investors and financial advisors.
- Percentage analysis method was used for interpretation.
- Graphical tools such as bar charts and pie charts were used for analysis.
- The study focuses mainly on SBI Mutual Fund schemes.
- The research period covers recent investment performance trends.

II. REVIEW OF LITERATURE

Several researchers have studied the importance and performance of mutual funds in India. Studies indicate that mutual funds provide diversified investment opportunities and reduce investment risk for small

investors. Researchers observed that investor awareness, market conditions, fund manager efficiency, and economic growth significantly affect mutual fund performance. Previous studies also reveal that equity mutual funds generally generate higher long-term returns compared to debt funds, though they involve greater market risk. Literature related to SBI Mutual Fund highlights its strong market reputation, wide investor base, and consistent financial performance. Systematic Investment Plans (SIPs) were identified as an effective strategy for disciplined investment and long-term capital appreciation. Existing literature also emphasizes that transparency, liquidity, and tax-saving benefits influence investor decisions toward mutual fund investments.

III. DATA ANALYSIS & INFERENCES

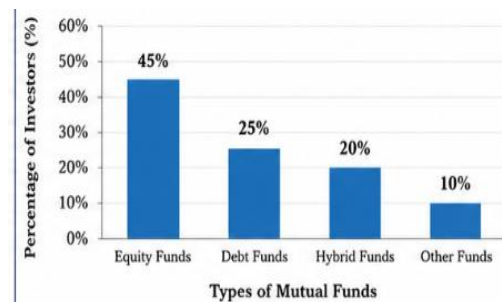


Fig 1: Investor Preferences For Mutual Fund Types

INTERPRETATION :

The graph shows that Equity Funds are the most preferred mutual fund category among investors with 45% preference because they provide higher return potential over the long term. Debt Funds account for 25% preference as they offer stable and low-risk returns. Hybrid Funds attract 20% of investors since they combine the benefits of both equity and debt investments. Other Funds represent only 10%, indicating comparatively lower investor interest. This analysis highlights that investors mainly focus on growth-oriented investment

opportunities.

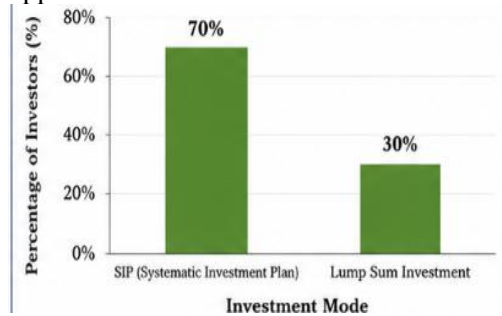


Fig 2: Investment Mode Preference

INTERPRETATION:

The graph indicates that 70% of investors prefer Systematic Investment Plans (SIPs) over Lump Sum Investments, which account for 30%. SIP investments are highly preferred because they encourage disciplined savings, reduce market risk through rupee cost averaging, and are affordable for small investors. Lump sum investments are comparatively lower due to concerns about market fluctuations and higher investment risk. This analysis reflects the increasing popularity of SIPs among mutual fund investors.

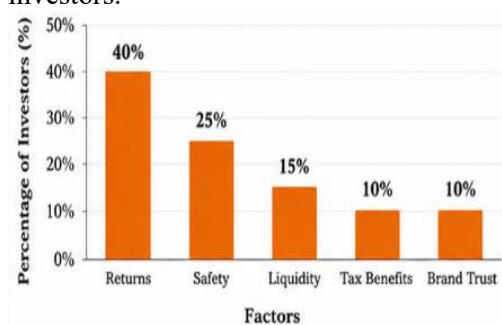


Fig 3: Factors Influence Investment Decisions

INTERPRETATION :

The graph reveals that Returns are the most influential factor affecting investment decisions, accounting for 40% of investor preference. Safety is the second major factor with 25%, followed by Liquidity at 15%. Tax Benefits and Brand Trust each contribute 10% to investment decisions. The analysis shows that investors mainly focus on maximizing returns while ensuring investment security and easy access to funds. SBI Mutual Fund gains investor confidence due to its strong market reputation and

reliability.

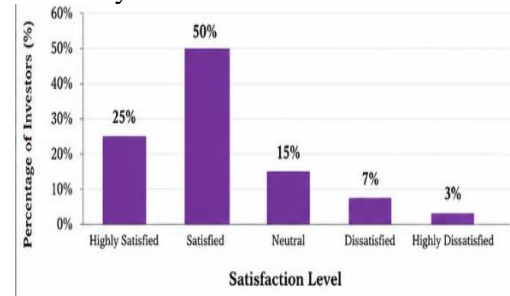


Fig 4: Investor Satisfaction Level

INTERPRETATION :

The graph demonstrates that 50% of investors are satisfied and 25% are highly satisfied with SBI Mutual Fund services. Around 15% of investors expressed neutral opinions, while only 7% were dissatisfied and 3% were highly dissatisfied. The high satisfaction percentage indicates that SBI Mutual Fund provides consistent performance, transparency, and professional fund management services. The lower dissatisfaction percentage suggests strong investor trust and positive market reputation.

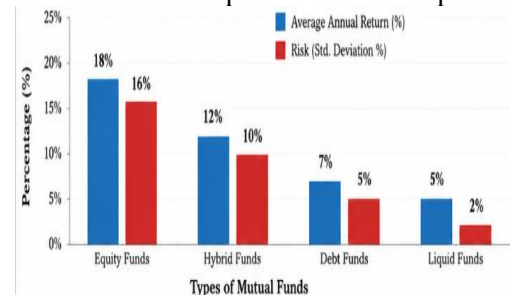


Fig 5: Risk vs Report Analysis

INTERPRETATION :

The graph explains the relationship between risk and return among different mutual fund categories. Equity Funds provide the highest average annual return of 18% but also involve higher risk at 16%. Hybrid Funds offer moderate returns and moderate risk levels. Debt Funds and Liquid Funds provide comparatively lower returns but involve minimal risk. This analysis indicates that investors seeking higher returns must be willing to accept greater market risk, whereas conservative investors prefer safer investment options with stable returns.

IV. FINDINGS

- SBI Mutual Fund is one of the most trusted mutual fund companies in India.
- Equity mutual funds provide higher long-term returns.
- Debt funds offer stable and low-risk investment opportunities.
- SIP is the most preferred investment mode among investors.
- Investor awareness regarding mutual funds is increasing rapidly.
- Returns and safety are the primary factors influencing investment decisions.
- SBI Mutual Fund maintains strong investor satisfaction levels.
- Market volatility affects short-term mutual fund performance.
- Tax-saving schemes attract salaried investors significantly.
- Professional fund management improves investment efficiency and diversification.

V. CONCLUSION

The study concludes that SBI Mutual Fund has shown strong performance and has become a reliable investment platform for investors seeking long-term financial growth. Mutual funds offer diversification, liquidity, professional management, and flexible investment opportunities. The increasing popularity of SIPs and investor awareness has contributed significantly to the growth of mutual fund investments in India. SBI Mutual Fund continues to maintain investor trust through consistent returns and efficient portfolio management. In the future, this research could be expanded by:

- Mutual funds are effective tools for wealth creation.
- SBI Mutual Fund provides diversified investment schemes.
- SIP investments encourage disciplined savings habits.
- Equity funds generate higher returns over the long term.
- Debt funds are suitable for conservative investors.
- Investor awareness plays a major role in fund growth.

- Proper financial planning improves investment outcomes.

VI. FUTURE SCOPE

The future scope of the study on mutual fund performance in SBI Mutual Fund can be expanded by analyzing the performance of various schemes over a longer period. Future research can examine equity, debt, hybrid, index, and other fund categories to identify differences in returns, risk levels, and consistency. A longer study period can also help determine how different market cycles influence the performance of SBI Mutual Fund schemes.

Future studies can compare SBI Mutual Fund with other leading asset management companies in India. Performance measures such as Sharpe Ratio, Treynor Ratio, Jensen's Alpha, standard deviation, beta, and portfolio returns can be used to evaluate risk-adjusted performance. Such comparisons can help investors identify schemes that provide better returns relative to the level of risk undertaken.

The study can also be extended to examine the impact of economic and financial factors on mutual fund performance. Changes in interest rates, inflation, stock-market movements, GDP growth, government policies, and global economic conditions may influence fund returns and investment patterns. Understanding these relationships can help fund managers develop more effective investment strategies.

Another important area for future research is the application of advanced technologies and analytical methods. Statistical techniques, machine learning, artificial intelligence, and time-series forecasting can be used to analyze NAV movements and predict possible performance trends. These approaches may support better portfolio allocation, risk management, and investment decision-making.

Finally, future research can focus on investor behaviour and satisfaction toward SBI Mutual Fund. Factors such as financial literacy, risk tolerance, investment objectives, income level, age, investment experience, and awareness of mutual fund schemes can be studied. Combining financial performance analysis with investor behaviour would provide a broader

understanding of mutual fund investment decisions and help SBI Mutual Fund improve its products and services.

VII. REFERENCES

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