"A Study On Performance Evaluation of Selected Mutual Fund Schemes in India"

Submitted to

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In partial fulfilment of the requirements for the Degree of

Master of Commerce

By :

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A.H.M.I.'s

ಅಂಜುಮನ್ ಕಲಾ, ವಿಜ್ಞಾನ, ವಾಣಿಜ್ಯ ಮಹಾವಿದ್ಯಾಲಯ ಹಾಗೂ ಸ್ನಾತಕೋತ್ತರ ಕೇಂದ್ರ

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CERTIFICATE

This is to certify that the Project Work titled **"A Study on Performance Evaluation of Selected Mutual Fund Schemes in India"** is an original record done by **Miss. Vinuta Janardhan Moger** with Registration No. **P02JK21C0016,** in partial fulfillment of the award of Degree of **Master of Commerce** under **Karnatak University, Dharwad** during **2022-23**. The project satisfies the academic requirements in respect of project work prescribed for the Degree of Master of Commerce and is a record of her own independent work.

This project is based on the studies carried out by her and has not submitted to any other University or Institution for the award of any degree or diploma.

Project Guide

(Prof. Ganesh Naik)

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Introduction:

There are a lot of Investment Avenues available today in the financial market for an Investor with an investable surplus.he can invest in bank deposits, corporate Debentures and bonds where there is low risk but low return .he may Invest in stock of companies where the risk is high and the returns are also proportionately high.the recent trends in the stock market have shown that an average retail.Investor always lost with periodic bearish tenda people began opting for portfolio managers with expertise in stock markets who would invest on their behalf .thus,we had wealth management services provided by many Institutions, however they proved too costly for a small Investor.These Investors have found a good shelter with the Mutual Funds.

A mutual fund is a common pool of money in to which Investors place their contributions that are to be invested in accordance with a stated objective .the fund belongs to all investors .a single investors ownership of the fund is in the same proportion as the amount of the contribution made by him or her bears to the total amount of the fund.The mutual funds normally come out with a number of schemes with different investment objectives which are launched from time to time .A mutual fund is required to be registered with securities and exchange board of India (SEBI) which regulates securities markets before it can collect funds from the public .Debt schemes are also known as Income schemes .Their objective is to provide regular and steady Income to Investors. Investment is generally made in fixed Income securities like bonds and debentures such schemes distribute periodically the Income earned by them.

The mutual fund is one of the fastest growing sectors in India and it plays significant role in the Indian capital market .The common Investors are facing the problem in choosing the suitable product among the multiple Institutions offering variety of products and multiple options attached with each product .Invest in securities are spread across a wide cross- section of Industries and sectors and Thus the risk is reduced.

Conclusion :

Mutual funds offer more opportunities to invest in a transformed basket of securities which are professionally managed at a low cost.Therefore ,these are most preferable investments for the average man.

Equity Mutual funds are performed better than other sector funds in the past previous years .financial advisors can make use of any of measures to analyze and assist the investors to provide them best equity diversified funds to gain risk adjusted returns.investment made on equity mutual funds provides investors a long term capital gain and safety of their funds with some portion of ownership in the organization.

It had been a great opportunity for me to get an experience about the mutual fund.