

IMPACT OF GLOBAL MARKET ON INDIAN INVESTMENTS

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ABSTRACT: Investors have so many different kinds of investment options now a days. An investor tries to adopt many investment options together to balance the benefits of various options. Amongst several other investments options, Mutual Fund is one of the most suitable, growing and competitive segment of investment avenues. Mutual Fund is a like a pool of money where many investors can invest their own money to earn profit with diversifiable risk. The investment in mutual fund is safer and gave more return as compare to risk associated. In this paper, the study conducted in combitore. The data is collected from 100 respondents to know the investors preferences towards SBI mutual fund and investment pattern of the investors.

Keywords: Mutual Fund, Investor's Preference, SBI Mutual Fund, Investment Pattern.

I. INTRODUCTION

Mutual fund is likely to be called as saving your all schemes. Mutual funds have a vital role in the saving of all the small and large investments. A Mutual Fund is like a trust that collects money from the several investors and invests in various asset classes (equity, debt, liquid asset, etc.). Mutual fund diversifies the risk. The investor of mutual fund is also called a mutual fund shareholder or a unit holder. The structure of Mutual Funds in India is concerned by the SEBI. There are majorly three types of funds available-equity funds, debt funds and balanced fund. Equity fund has high risk and high return. Debt fund has low risk and low return. Balanced funds has medium risk and medium return. The development of mutual funds in the India is mostly come with the help of mutual funds by UTI in the year of 1963. In last 2 decades, not only AUM but also schemes and products of MF Industry has shown impressive growth. was 17,54,619 Crores and had 42.3% growth in AUM as compared to preceeding year. SBI Funds Management Pvt. Ltd. is one of the mostly fund house company in the country. It is a joint come venture between 'The State Bank of India' and 'Societe Generale Asset Management'.

II. REVIEW OF LITRATURE

IPPOLITO (1992) analysed that the past exhibition of the assets depended on determination of reserve/plot by financial specialists and cash streams into winning finances more rapidly than they stream out of losing reserves.

Kulshreshta (1994) offered some guidelines for selecting the mutual fund plans to the investors.

Gupta (1994) mentioned that the knowledge of mutual funds help to made the policy with the aim to give information onto the investor's preferences upon funds.

Goetzman (1997) stated that investors psychology affected the decision of investment decision while selection of the fund/scheme.

Kothari & Mindargi (2013) broke down the effect of various statistic factors on the frame of mind of speculators towards common assets.

Mane (2016) assessed client recognition as to common subsidizes that the plans they liked, the plans they was picking, the purposes for such determinations and furthermore this exploration managed distinctive venture choices, which individuals favored alongside and separated from shared assets.

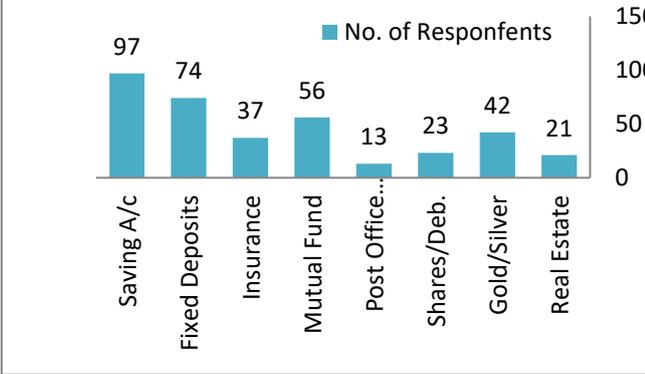
III. OBJECTIVE OF THE STUDY

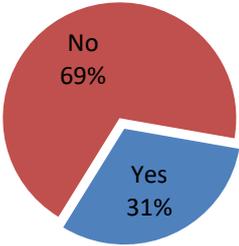
1. knowing the investors choices towards SBI Mutual Funds.
2. knowing the investment pattern of the investors.

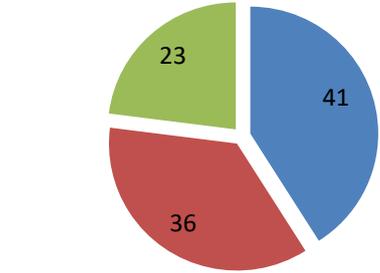
IV. RESEARCH METHODOLOGY

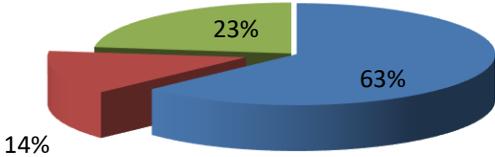
- Design facility: Descriptive Research Design
- Sample Area: combitore
- Sample Size: 100 respondents
- Data source : (1)Primary Data: Questionnaire & observation
(2)Secondary Data: net, annual reports and books etc.
- Sample facilities: Convenience sampling

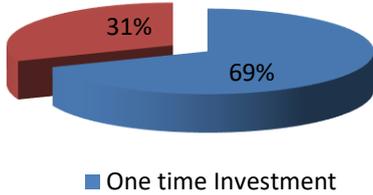
V. Data Analysis & Interpretation

Q What kind of investments you have made so far?(multiple Options)	Response																		
<p>The elaboration of diagrams reveals that 97% opponent have their saving accounts. 56% opponnets have invested in mutual fund. 74% respondents have invested in Fixed deposits. Only 13 % investors have invested in Post office</p>	 <table border="1"> <caption>Data for Investment Response Chart</caption> <thead> <tr> <th>Investment Type</th> <th>No. of Responfents</th> </tr> </thead> <tbody> <tr> <td>Saving A/c</td> <td>97</td> </tr> <tr> <td>Fixed Deposits</td> <td>74</td> </tr> <tr> <td>Insurance</td> <td>37</td> </tr> <tr> <td>Mutual Fund</td> <td>56</td> </tr> <tr> <td>Post Office...</td> <td>13</td> </tr> <tr> <td>Shares/Deb.</td> <td>23</td> </tr> <tr> <td>Gold/Silver</td> <td>42</td> </tr> <tr> <td>Real Estate</td> <td>21</td> </tr> </tbody> </table>	Investment Type	No. of Responfents	Saving A/c	97	Fixed Deposits	74	Insurance	37	Mutual Fund	56	Post Office...	13	Shares/Deb.	23	Gold/Silver	42	Real Estate	21
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Q. Have you ever and ever invested in SBI Mutual Fund?	Response						
<p>The study shows that from out of 100 Investors, 31% have spend in SBI mutual funds and 69% did not spend in SBI mutual fund so far.</p>	 <table border="1"> <caption>Investment Status Data</caption> <thead> <tr> <th>Response</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>No</td> <td>69%</td> </tr> <tr> <td>Yes</td> <td>31%</td> </tr> </tbody> </table>	Response	Percentage	No	69%	Yes	31%
Response	Percentage						
No	69%						
Yes	31%						

Q Select the scheme you would prefer to invested in mutual fund.	Response								
<p>The diagram reveals that 41% opponents prefer to spend in Equity fund. 36% respondents prefer to spend in debt fund. 23% respondents prefer to spend in balance fund.</p>	 <table border="1"> <caption>Preferred Investment Scheme Data</caption> <thead> <tr> <th>Scheme</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Equity</td> <td>41%</td> </tr> <tr> <td>Debt</td> <td>36%</td> </tr> <tr> <td>Balance Fund</td> <td>23%</td> </tr> </tbody> </table>	Scheme	Percentage	Equity	41%	Debt	36%	Balance Fund	23%
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Equity	41%								
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Q Which Channel do you want to choose while doing funds?	Response								
<p>The study shows that 63% investors would preferring to spend through Financial Advisors, 23% from AMC and 14% from Bank.</p>	 <table border="1"> <caption>Preferred Channel Data</caption> <thead> <tr> <th>Channel</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Financial Advisor</td> <td>63%</td> </tr> <tr> <td>AMC</td> <td>23%</td> </tr> <tr> <td>Bank</td> <td>14%</td> </tr> </tbody> </table>	Channel	Percentage	Financial Advisor	63%	AMC	23%	Bank	14%
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Q Which method of speculation would you like while putting resources into SBI common assets?	Response
The examination demonstrates that out of 100 Investors, 69% favored One time Investment and 31 % Preferred through Systematic Investment Plan.	 <p>■ One time Investment</p>

FINDINGS

- About every one of the Respondents have a Saving A/c in Bank, 37% Invested in Insurance, 74% Invested in Fixed Deposits and Only 56% Respondents put resources into Mutual store.
- Among 100 Respondents just 56% had put resources into Mutual Fund.
- 41% of the Investors would want to put resources into value reserves.
- 63% Investors liked to Invest through Financial Advisors, 23% through AMC (implies Direct Investment) and 14% through Bank.
- 69% financial specialists favored One Time Investment and 31% favored SIP out of both kind of Mode of Investment

CONCLUSION

The present examination says about the financial specialists inclinations towards SBI Mutual Funds. The examination clarifies that the greater part of the financial specialists are wanted to put resources into common reserve so as to increase exceptional yield at low degree of hazard. Numerous Investors did not made any interest in common reserve because of absence of mindfulness. As the mindfulness level and salary of financial specialists will improve, there will be more odds of positive effect on number of speculators who put resources into shared assets. Budgetary Advisors are the most favored divert for the interest in shared reserve since they can alter speculators' perspective. Greater venture mindfulness program ought to be acquaint by SEBI with improve the present status of MF financial specialists.

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