
MUTUAL FUNDS SCHEMES OF SBI

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ABSTRACT

State Bank of India (SBI), one of India's leading public sector banks, offers a range of mutual fund schemes tailored to meet diverse investment goals. These schemes are designed to provide investors with opportunities to participate in the capital markets through professionally managed portfolios.

SBI Mutual Fund's schemes encompass a wide array of options, including equity, debt, hybrid, and thematic funds, catering to varying risk appetites and investment horizons. The fund manager's expertise combined with SBI's strong market presence and robust research capabilities ensures a well-rounded approach to wealth creation and preservation.

Investors can choose from schemes such as SBI Blue-chip Fund, SBI Magnum Multicap Fund, SBI Small Cap Fund, and SBI Debt Funds, among others, each offering distinct features and benefits. SBI Mutual Fund's commitment to transparency, investor education, and customer service further enhances its appeal among investors.

This abstract provides a glimpse into the comprehensive range of mutual fund schemes offered by SBI, emphasizing the bank's dedication to delivering value and growth opportunities to its investors.

1. INTRODUCTION

SBI Mutual Fund, a subsidiary of State Bank of India, stands as one of India's premier mutual fund houses. With a distinguished history spanning over three decades, SBI Mutual Fund has been instrumental in offering innovative investment solutions to investors nationwide. Diversification is a key principle at SBI Mutual Fund, reflected in its wide array of schemes tailored to suit various investment objectives and risk profiles. These schemes are diligently managed by a team of seasoned professionals, ensuring adherence to a robust investment process aimed at delivering sustained returns over the long term. Whether an investor seeks exposure to equities, fixed income securities, hybrid instruments, or thematic opportunities, SBI Mutual Fund's lineup is designed to meet these diverse needs. Backed by comprehensive research capabilities and a client-centric ethos, SBI Mutual Fund stands out as a preferred choice for millions of investors. This document serves as an exploration of SBI Mutual Fund's range of schemes, highlighting their distinctive features, advantages, and investment approaches. Whether you are an experienced investor or new to mutual fund investments, SBI Mutual Fund offers schemes that align with your financial aspirations.

Corporate profile of SBI

The State Bank of India (SBI) is an Indian multinational, public sector banking and financial services company. It is a government-owned corporation headquartered in Mumbai, Maharashtra. SBI is one of the largest and oldest commercial banks in India, tracing its roots back to the early 19th century.

Here's a brief overview of SBI's corporate profile:

1. Establishment: SBI was founded in 1806 as the Bank of Calcutta. It later became the Bank of Bengal and was one of the three presidency banks, along with the Bank of Bombay and the Bank of Madras. These three banks were amalgamated in 1921 to form the Imperial Bank of India, which was later nationalized in 1955 to become the State Bank of India.
 2. Ownership: SBI is a public sector bank, majority-owned by the Government of India. It operates as a statutory body under the provisions of the State Bank of India Act, 1955.
 3. Scope of Operations: SBI offers a wide range of banking products and financial services to corporate and retail customers. Its services include retail banking, corporate banking, international banking, treasury operations, and other financial services.
 4. Domestic and International Presence: SBI has a significant presence in India with thousands of branches and ATMs across the country. It also has a presence in over 30 countries worldwide, with branches and offices catering to the needs of Non-Resident Indians (NRIs) and international customers.
 5. Subsidiaries: SBI has several subsidiaries, including State Bank of India (California), State Bank of India (Canada), State Bank of India (Mauritius) Ltd., and SBI Capital Markets Ltd., among others. These subsidiaries provide various banking and financial services in their respective regions.
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6. Technology and Innovation: SBI has embraced technology and digital banking to enhance customer experience and streamline its operations. It offers internet banking, mobile banking, and other digital services to its customers.

7. Social Responsibility: SBI is committed to corporate social responsibility (CSR) initiatives and contributes to various social causes, including education, healthcare, and rural development, through its CSR activities.

8. Financial Performance: SBI is one of the largest banks in India by assets, deposits, branches, customers, and employees. It plays a crucial role in the Indian economy and banking sector

Overall, SBI is a key player in the Indian banking industry, known for its wide reach, diverse product offerings, and commitment to serving its customers and the community

Competitor of SBI Mutual fund

SBI Mutual Fund competes with several other mutual fund companies in India. Some of its key competitors include:

1. HDFC Mutual Fund
2. ICICI Prudential Mutual Fund
3. Aditya Birla Sun Life Mutual Fund
4. Reliance Mutual Fund
5. Axis Mutual Fund
6. Kotak Mutual Fund
7. UTI Mutual Fund
8. Franklin Templeton Mutual Fund
9. DSP Mutual Fund
10. Mirae Asset Mutual Fund

These companies offer a range of mutual fund schemes and compete for market share based on factors such as fund performance, variety of offerings, customer service, and distribution network.

Awards and achievements of SBI Mutual fund

SBI Mutual Fund has received several awards and accolades over the years for its performance and services. Some notable awards and achievements include:

1. Lipper Fund Awards: SBI Mutual Fund has won several Lipper Fund Awards in various categories, recognizing its outstanding performance compared to peers.
2. Morningstar Awards: The fund house has also been recognized with Morningstar Awards for its consistent performance and fund management practices.
3. CNBC-TV18's Mutual Fund Awards: SBI Mutual Fund has been a recipient of CNBC-TV18's Mutual Fund Awards, which recognize excellence in the mutual fund industry.
4. Asia Asset Management Awards: SBI Mutual Fund has been recognized at the Asia Asset Management Awards for its performance and contributions to the industry.
5. The Asset Triple A Awards: SBI Mutual Fund has won The Asset Triple A Awards for its achievements in asset management and fund performance.

Risk factor of SBI Mutual fund

The risk factors associated with SBI Mutual Fund, like any other mutual fund, can be broadly categorized into several types:

1. Market Risk: Market fluctuations can impact the value of investments in the fund. This risk arises from factors such as changes in interest rates, economic conditions, and geopolitical events.
2. Credit Risk: This is the risk of default by the issuers of the securities held by the fund. If a company or entity fails to meet its financial obligations, it can lead to losses for the fund.
3. Liquidity Risk: This is the risk that arises when it is difficult to buy or sell securities held by the fund without causing significant changes in their prices. This can impact the fund's ability to meet redemption requests or rebalance its portfolio.
4. Interest Rate Risk: Changes in interest rates can impact the value of fixed-income securities held by the fund. For example, when interest rates rise, bond prices tend to fall, and vice versa.
5. Foreign Exchange Risk: If the fund invests in securities denominated in foreign currencies, changes in exchange rates can impact the fund's returns when the investments are converted back fund's base currency.

6. Regulatory Risk: Changes in regulations or tax laws can impact the fund's operations and returns. This risk is particularly relevant for funds investing in sectors or regions with evolving regulatory environments.

7. Concentration Risk: This is the risk that arises from having a large proportion of the fund's assets invested in a single security, issuer, sector, or geographic region. Diversification can help mitigate this risk.

8. Operational Risk: This includes the risk of errors, fraud, or other operational issues that can impact the fund's performance or ability to operate effectively.

It's important for investors to carefully consider these risks and their own risk tolerance before investing in any mutual fund, including those offered by SBI Mutual Fund.

2. METHODS OF DATA COLLECTION

Data collection can be done in two ways. Records that were attached to the factsheets and internet searches at various websites provided the secondary data for this project. Secondary Data: Publicly available fact sheets, research papers, periodicals, and articles about mutual funds

Need of the Study

The primary goal of this project was to gain knowledge about mutual funds and how they operate.

Gaining detailed knowledge about the mutual fund industry, including its history, development, and prospects, is beneficial.

It also aids in comprehending various mutual fund schemes. Since the results of my research are dependent on well-known Indian funds and their equity, income, and balance plans as well as the returns linked to them.

The goal of the project study was to determine the mutual fund's asset allocation, entry load, and exit load.

Ultimately this would help in understanding the benefits of mutual funds to investors.

3. FINDING

1) BLUE CHIP FUND: The objective of the investment is to offer long-term capital growth opportunities to investors by actively managing a diverse portfolio of equity stocks from companies whose market capitalization is at least as large as the least capitalized stock in the S&P BSE 100 Index.

Fund Specifics:

Type: An unrestricted growth plan

Date of allocation: February 14, 2006

Report as of April 30, 2018

In April 2018, the AUM was 18576.37 crores.

As of April 30, 2018, the AUM was 2 19106.24 crores.

Ms. Sohini Andani, who started managing in September 2010, is in charge of the fund.

The S&P BSE 100 Index serves as the benchmark.

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Exit Load: 1% for withdrawals made within a year of the allocation date; no withdrawals are permitted beyond that time frame.

There are options for Regular and Direct plans.

Among the choices are Growth and Dividend.

It is recommended to invest a minimum of 25000 in multiples of 21.

2) MAGNUM MIDCAP FUND: By primarily allocating funds to a well-diversified basket of midcap company equity stocks, the fund seeks to provide investors with access to both the liquidity of an open-ended scheme and prospects for long-term capital growth.

Fund Details: Unrestricted Growth Plan

Date of allocation: March 29, 2005

Report as of 30 April 2018

The AUM was ₹3967.01 crores in April of 2018.

4038.84 crores was the AUM as of April 30, 2018.

Funds Manager: Ms. Sohini Andani

Since July 2010, the person in charge.

Benchmark is Nifty Midsmallcap, 400 Index.

Exit Load: 1% for withdrawals completed within a year following the date of allocation; no exits made after that time.

Plans accessible: Frequent, Direct Modifications: Growth and Dividends: Minimum investment of ₹5000; in multiples of ₹1.

3) EQUITY SAVINGS FUND: Investment Objectives: The plan seeks to increase capital through a moderate exposure to equity and to produce income through investments in arbitrage opportunities in the cash and derivatives segment of the equity market.

Fund Specifications:

Open-ended Growth Scheme

The allocation date was May 30, 2015. The report date was April 30, 2018.

In April 2018, the AUM was 2017.24 crores.

As of April 30, 2018, the AUM was 2084.51 crores.

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Fund Manager: Mr. Neeraj Kumar oversees the arbitrage portion; Mr. Ruchit Mehta oversees the equity department.

In charge since May of 2015

Benchmark: 30% CRISIL Liquid Fund Index plus Nifty 50-70%

Exit Load: If you leave within a year of the allocation date, you will not be charged for 9% of the investments.

-1.00% for the remaining investments

For withdrawal beyond a year from the date of allocation: 0%

Plans offered include Regular and Direct.

Changes: Growth. Dividend

Minimal financial commitment: ₹1000, with multiples of 1

4) TEMPORARY DEBT FUND: The aim of the investment is to offer investors a consistent income stream by assembling a portfolio consisting of money market and debt instruments rated by credit rating agencies at or above investment grade.

Fund Specifics:

Type: An income plan with no set end date

Date of allocation: July 27, 2007

As of April 30, 2018, the Annual Average Monthly AUM for the month of April 2018 was 7873.53 crores.

As of April 30, 2018, the AUM was 7884.89 crores.

Mr. Rajeev Radhakrishnan is the fund manager. He has been in charge since June 2008.

CRISIL short-term bond fund index is the benchmark.

Return Load: Null

Plans offered include Regular and Direct.

Changes: Growth, Dividend

25000 as the minimum investment and in multiples of 21.

5) PREMIER LIQUID FUND: Investment Goal: To offer Magnum/Unit holders enticing returns through an actively managed portfolio of debt and money market instruments, either through capital appreciation or periodic dividends. Income can be produced by buying and selling securities in the underlying portfolio, receiving dividends, amortizing the discount on debt instruments, or receiving coupon payments.

Fund Specifications:

Type: An open-ended liquid plan

Allotment date: November 24, 2003

The report as of April 30, 2018, shows that the April 2018 AUM was 2 30950.77 crores.

As of 30 April 2018, the AUM was & 32770.41 crores.

Mr. Rajeev Radhakrishnan is the fund manager. He has been in charge since May 2010.

CRISIL Liquid Fund Index is the benchmark.

There are two available plans: Regular and Direct. Exit Load: Nil

Minimal financial commitment: 250000, with multiples of 21.

Every transaction has an impact that investors need to be aware of.

4. SUGGESTIONS

Investors will be attracted if transaction costs are eliminated.

Is able to use a few helpful features to showcase schemes online and attract a large investor base.

It should be possible for investors to build their own portfolios.

You need to move more freely.

5. CONCLUSIONS

Managing a profitable mutual fund necessitates a thorough comprehension of both the psychology of small investors and the quirks of the Indian stock market. The goal of this study is to better understand how investors in mutual funds behave financially in relation to their preferences for certain brands (AMC), products, channels, etc. It seems like a lot of people are afraid of mutual funds. They believe that investing in mutual funds won't protect their money. They must be familiar with mutual funds and the lingo surrounding them. Despite having money to invest, a large number of people do not have any mutual fund investments because they are unaware of the benefits. The number of investors in mutual funds is rising along with awareness and income.

The following conclusions can be drawn after researching and evaluating various mutual fund schemes:

- Superior long-term inflation protection has been provided by diversified stock portfolios.
- The job of portfolio managers in producing positive returns has been mediocre at best.
- Those who wish to do away with risk should put their money into mutual funds.
- SBIMF is performing well, and there are more opportunities for prospects.

6. REFERENCES

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