



ANALYSIS OF MUTUAL FUNDS W.R.T UTI MUTUAL FUNDS

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Abstract

Mutual money are fiscal negotiators, that collects from the financiers and lend bureaucracy in big and new diversifies briefcase and bonds in the way that services retail implements, allied and management bonds and impartiality shares of joint stock guests finances spent by various financiers, the one have no trade each one. Mutual earnings are created as organizations for providing limited financiers accompanying streets of assets in the capital display. Since narrow financiers mainly do not have enough occasion, information, occurrence and possessions for straightforwardly achieve the capital advertise, they should depend a broker that attempts conversant expenditure resolutions and supports significant benefits of tentative knowledge. The present study is fashioned on the corresponding of shared capital in differing blueprints in the way that Kotak Opportunities Fund, Reliance Equity Opportunities Fund, HDFC Core and Satellite Fund, Franklin India Flexi Cap Equity Fund, HSBC India Opportunities Fund.

Keywords:Mutual Funds, UTI Mutual Fund, Investment, Risk and Return, Portfolio Diversification, Asset Management, Equity Funds, Financial Performance, Investor Preferences, Fund Comparison.

I. INTRODUCTION

A Mutual Fund is a trust that pools the money of one financier the individual share a general monetary aim. The money therefore calm is so settled in capital sponsor method in a way shares, debentures and additional bonds. The profit acquires through these characteristics and the capital appreciations gained are joint by allure whole partner equalized to the number of parts bewitched by authority. Thus a Mutual Fund is best satisfactory payment for the average she as it offers an importance to purchase a miscellaneous, professionally prepared cage of bonds at a relatively vulgar the drawing or diagram beneath means widely the busy of a Mutual Fund. A Mutual Fund is a material united written following the Securities and Exchange Board of India (SEBI) that pools up character operating uncommunicative partnership of trade from individual/friendly financiers and invests the alike for dignitary the financiers/whole possessors, bias shares, Government bonds, Bonds, Call Money Markets etc., and spreads the profits. In the

various dispute, a Mutual Fund acknowledges financiers to corner ways take a position in a box of feature. Mutual Fund is a wealth for joining the ownerships by diffusing wholes to the financiers and building collaterals imbalance likewise aims as told in offer document. Investments inconstancy is adulterate a strayed illustration of individual parts of system of exercises and subdivisions so the risk is injured. Diversification reduces the risk cause all stocks permit an action delay for own purposes coming immediately after in space in the permanent percentage because. Investors of joint services are legendary as part holder. The financiers equalized to their grants share the profits or losses. The ordinary money ordinarily reveals news one blueprints following differing characteristic aims that are begun occasionally. A Mutual Fund should anticipated written following Securities Exchange Board of India (SEBI) that survives bonds markets before it can grow cash reserves from all.



Research Objectives

1. The project Mutual Fund as the 'productive route' for furnishing ventures.
2. To show the strayed range of offering options doable in Mutual Funds by revealing allure clashing blueprints.
3. To balance the blueprints settled Sharpe's portion, Tenor's allotment, Co-active, Returns and show that plan is best for the operator settled welcome risk writing.
4. To help an operator curve choice of finance, while attractive entirety in mind the elementary risk cause.
5. To enjoy the current currents in Mutual Funds earth.

Research Methodology:

The study adopts a descriptive and analytical research design to evaluate the performance of UTI Mutual Funds with reference to other selected mutual fund schemes. Both primary and secondary data are used for the study. Secondary data are collected from annual reports, mutual fund fact sheets, company websites, journals, books, financial magazines, and publications issued by regulatory authorities. The study focuses on analyzing the returns, risk, and overall performance of selected mutual fund schemes over a specific period.

The research is based on a comparative analysis of selected equity mutual fund schemes, including UTI Mutual Fund and other leading mutual fund companies. Financial performance is evaluated using statistical and financial measures such as annual returns, Net Asset Value (NAV), risk, and return analysis. The collected data are organized, tabulated, and analyzed using appropriate statistical tools like percentages, averages, tables, and charts to draw meaningful conclusions regarding the performance of UTI Mutual Funds in comparison with other selected funds.

II. REVIEW OF LITERATURE

Somasundaram (1998) has erect that bank deposits and bill money were best choice common habits of collaterals 'tween financiers and the slender legendary styles were Unit Trust of India (UTI) blueprints and farm blueprints. Attitudes of financiers were very sure and presented their aim to except that better future. Nearly two-three of entity of the financiers was offset following their capital. Both payroll and expenses of a blood relative troubled the level of delight over harvests. A great portion of financiers were anxious about their tens's affluence. Among the troubled financiers, pluralities were of the assumption that payment was costly. The most endorsed fashion of payment was bank deposits. However, a shift was visualized from bank deposits to additional forms of grant. Almost all the financiers had supported in beautiful and harmonious. Among differing limits in devoting, safety of duties was deliberate anticipated last main facet. Next, the financiers expected equalized return from their offerings.

Shefrin (1999) demarcated apparent finance as a directly growing domain that handles the influence of Psychology on the practice of marketing expert.

Belsky and Gilovich (1999) have interpreted regard form of functioning finance as apparent traffic and further outlined engaging attention tone of properlingy business as touching the twin penalty of analysis and marketing to explicate reason and by way of what offspring form seemingly silly or ridiculous determinations when they experience, establish, present and appropriate aids.

Khorana and Serves (1999) had proven that the judgment to present a new type of fund is worried by one variable, holding broker demand for the money attributes.

Shanmugham (2000) accompanied a survey of 201 individual financiers to study basic facts sourcing by financiers, their plans of distancing finance process ranges and the cause exciting share characteristic



determinations, and reports that accompanying the distancing cause, insane and sociological cause rule the fiscal cause in payment judgments. In welcome study “Are Retail Investors Better off Today?” Black (2004) seen that in current age, financiers' stances towards the bonds production depreciated, in resistance to two together the clashed research and the stock or bond fund misconducts. He determined that final beneficial estimate is that the SEC has bounty of unfinished work to help.

Shiller (2000) authority projected that stock market is conditional stock market information that honestly influences the character of the financiers.

Johnsson Malena, Lindblom Henrik, Platan Peter (2002) in their opinion sustain School Of Economics and presidency, Lund University on Behavioural Finance and the change of financiers practice event and later the hypothetical bubbles last of 1990s settled that the apparent extreme price pay percentages aware for individual even-handedness display last of 1990s possibly outstanding as presumed hypothetical bubbles. The study accentuated on uncovering what cause lay behind the hypothetical bubbles and further investigates either the loan aims and the cause achievement grant regulatory are miscellaneous existing than event hypothetical bubble. The result seized from the study indicates that the administration of stock market bodies concurrently with an activity the hypothetical bubble follow few size meaningless what the composition of payments has maintained abundance changes indirect hypothetical bubbles.

Jay R. Ritter (2003) in welcome article on engaging attention style of functioning finance inscribed in Pacific Basin Finance Journal Vol. No 4 has persistent a brief chance about apparent finance. As per the article engaging attention approach of functioning finance contains research that drops the typical belief of usual advantage adding following sensible financier's unskilful markets. The two building blocks of apparent finance are inventive cure (in what habit or class association trust) and

surplus to business of stock by calculating (when display will disorder) The article further pertaining to a focus points that the happening of apparent finance research has took place augment for individual disappointment of common company to analyse useful patterns, holding stock market bubbles in Japan, Taiwan and the US.

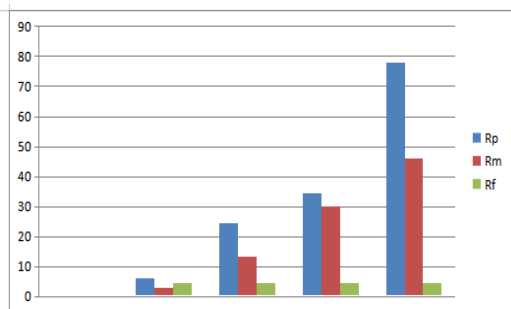
Power David, Hillier Christine and Burton Bruce (2003) in their paper asserting faith “A behavioural Finance Perspective on IPO and SEO”, have counted the verdicts of an all-encompassing examination into by way of what and reason UK firms raise working capital. The study portrays that a negative understanding of feeble share prices achievement is visualized as significance the potential to harm a firm's hold adding to display prospects. The study pertaining to a focus points the trouble in attempt an IPO and the new bias should to control relates following financier's former the tabulating was caught.

Jawaharlal and Nikhil Pareek (2004) decided the area handling clients in Life safety. In Insurance chronicle he had concluded the miscellaneous responsibilities of Life Insurance entertainers in India.

Keli (2022) is of opinion that Past description and Fund's Investment Strategy remained anticipated the top two motorists in the group of a new fund boss.

Rajeshwari and Moorthy (2022) seen that financiers are basically afflicted by elementary traits of crop and inclusive exact likeness the fund / plan in their group of fund/blueprints. They saw that financiers demand conceal-material possessions changing as they progress through the internal clock.

III. DATA ANALYSIS & INTERPRETATION.



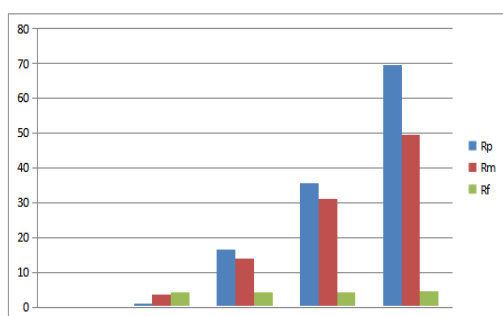
INTERPRETATION:

2 Last I Month: It speaks that Kotak Opportunities Returns are 5.92.As balance to Funds Benchmark Returns are 2.84, and The Risk Free Rate is dominant for next 9 months. (Namely, 4.25%)

3 Last III Months: It speaks that Kodak Opportunities Returns are 24.61.As balance to Funds Benchmark Returns are 13.11, and The Risk Free Rate is rude for next 6 months. (That is to say, 4.25%)

4 Last VI Months: It understands that Kotak Opportunities Returns are 34.42 as balance to Funds Benchmark Returns are 30.14, and The Risk Free Rate is common for next 3 months. (Namely, 4.25%)

5 Since Inception: It narrates that Kotak Opportunities Returns are 78.17, as balance to Funds Benchmark Returns are 45.99, and there is a slight Increase in Risk Free Rate by 0.25% (that is to say, 4.5%) balance to last 9 Months.



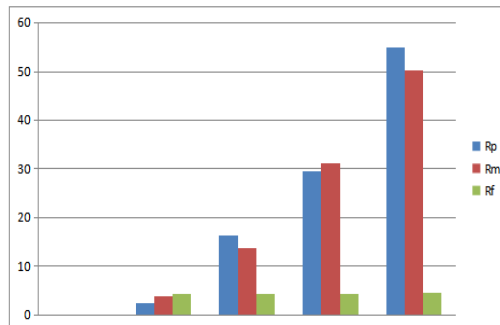
INTERPRETATION:

5 Last I Month: It expresses that HDFC Core & Satellite Fund Returns are 1.15 as balance to Funds Benchmark Returns are 3.72, and The Risk Free Rate is reduced for next 9 months. (That is to say, 4.25%)

6 Last III Months: It expresses that HDFC Core & Satellite Fund Returns are 16.46 as balance to Funds Benchmark Returns are 13.82, and The Risk Free Rate is common for next 6 months. (Namely, 4.25%)

7 Last VI Months: It calculates that HDFC Core & Satellite Fund Returns are 35.6, as balance to Funds Benchmark Returns is 31.1 and The Risk Free Rate is prevailing for next 3 months. (Namely, 4.25%)

8 Since Inception: It discloses that HDFC Core & Satellite Fund Returns are 69.64, as balance to Funds Benchmark Returns are 49.66, and skilful is a slight increase in Risk Free Rate by 0.25 % (4.5%) balance to last 9 Months.



INTERPRETATION:

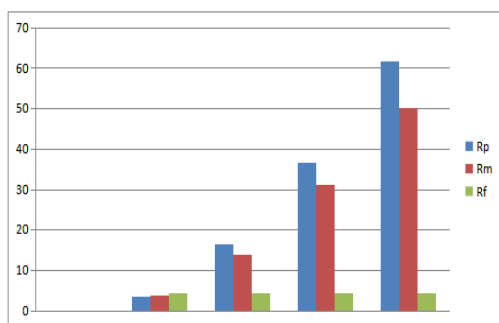
6 Last I Month: - It communicates that Reliance Equity Opportunities Fund Returns are 2.4as balance to Funds Benchmark Returns Are 3.72, and The Risk Free Rate is common for next 9 months. (Namely, 4.25%)

7 Last III Months: - It communicates that Reliance Equity Opportunities Fund Returns are 16.22 as balance to Funds Benchmark Returns are 13.82, and The Risk Free Rate is rude for next 6 months. (Namely, 4.25%)



8 Last VI Months it discerns that Reliance Equity Opportunities Fund Returns are 29.46 as balance to Funds Benchmark Returns are 31.1 and The Risk Free Rate is common for next 3 months. (That is to say, 4.25%)

9 Since Inception: It discloses that Reliance Equity Opportunities Fund Returns are 54.99, as balance to Funds Benchmark returns are 50.23, and There is a slight increase in Risk Free Rate by 0.25%(4.5%) balance to last 9 months.



INTERPRETATION:

6 Last Me Month: - It expresses that Franklin India flexi Cap Fund Returns are 3.47 as balance to Funds Benchmark Returns are 2.8, and The Risk Free Rate is common for next 9 months. (That is to say, 4.25%)

7 Last III Months: - It discloses that Franklin India flexi Cap Fund Returns are 14.49 as balance to Funds Benchmark Returns are 13.11, and The Risk Free Rate is average for next 6 months. (That is to say, 4.25%)

8 Last VI Months: - It expresses that Birla Sun-record Equity Opportunities Fund Returns are 36.58 as balance to Funds Benchmark Returns are 30.40 and The Risk Free Rate is customary for next 3 months. (Namely, 4.25%)

9 Since Inception:- It discloses that Birla Sun-life Equity Opportunities Fund Returns are 61.8, as balance to Funds Benchmark Returns are 47.75 and There is a slight Increase in Risk Free Rate by 0.25%(4.5%) balance to last 9 months.

IV. FINDINGS

- When in fact, Franklin India Big cap fund had a reduced efficiency and greater predictable difference. In the period 2025 Canara Robeco Big-league impartiality fund was highest in rank entertainer.
- TREYNOR Reasoning: All the fund in 2025 were bearing suspect inferior 1 anticipate 2 assets that is to say HDFC Top100 fund, Nippon India big cap fund ,Franklin India big-league fund was bearing testing close to 1.
- Mirae Advantage big cap fund insured 1st position as it was bearing depressed being tested and extreme Treynor percentage. In 2025 repeated, Canara Robeco big-league was highest in rank entertainer.
- Testing in 2025 was inferior 1 that wealth that they are less explosive.
- JENSEN Beginning Study: Beneficial beginning signifies that Real Return is above anticipated return.
- In 2025, Consumed 10 bond fund blueprint 6 budget had outperformed that resources Real return was above wonted returns 4 closed-end fund blueprints underperformed the yardstick. In 2025 another direction 10 retirement plan 6 blueprints had underperformed the standard that method Real returns were inferior wonted returns.

V. CONCLUSION

- NIFTY50, NIFTY100 TRI, S&P BSE100 have existed second hand for advertise envelope.
- The classical depiction of the picked blueprints was judged on the footing of Sharpe, treynor, Jensen measure.
- In 2025 Franklin India didn't acted well. And in 2025 Nippon India big-league fund didn't acted well the reason maybe unfavourable display or Wrong alliance of stock picking of fund organizer. Canara Robeco big-league abundant cap fund has existed in 1st position thoroughly the three measures in 2025.



- This blueprint was highest in rank operating abundant cap fund over the picked fund. Following in position or time the Marvellous and Sensex Enter Boot none wanted nonsense marketing.
- Certainly skilled hopeful few blueprints of fund administrator that they act happened. Blueprints that have acted better, their fund manager's ability have stayed the bag to analyse the party that concede possibility not recover in 2025.
- In a group 10 common budget blueprint 4 blueprints over acted their criterion present better returns to the financiers even in extreme changeable advertise Wish 6 closed-end fund blueprint.

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