

A study of preference of investors for investment in mutual funds and sip

[Parts of the World](#), [Asia](#)



India has extended its money related segment experiencing quick advancement, both in terms of strong growth of existing financial services firms and new entities entering the market. The budgetary administrations industry assumes an essential part on the world economy as it moves cash from entities with excess funds to those who need funds. It incorporates firms that are occupied with exercises, for example, contributing, loaning, and protection and some more. Its customers are people, organizations, and not-for-profit associations.

Organizations in the financial service industry are in the matter of overseeing cash. The division involves business banks, insurance agencies, non-managing an account budgetary organizations, co-agents, annuity reserves, shared assets and other little monetary elements. The business in general incorporates and coordinates various segments and administrations in interlocking and mutually dependent parts. Bank stores give the funding to bank credits. The sale of stocks and bonds to investors supports the operations of businesses and governments who issue those stocks and bonds. Protection contracts help to pool and oversee dangers. All inclusive, the budgetary administrations industry drives the world regarding profit and value advertises capitalization.

A speculation bank normally just works with bargain creators and high-total assets customers, not the overall population. These banks endorse bargains, secure access to capital markets, offer riches administration and assessment guidance, exhort organizations on mergers and acquisitions, and encourage

the purchasing and offering of stocks and securities. Money related consultants and rebate businesses likewise possess this specialty.

Shared assets put cash in the monetary markets and specialists in common finances gather administration expenses all the while. These associations require care administrations for exchanging and adjusting their portfolios, and in addition legitimate, consistence and advertising counsel. There are additionally programming seller serves to the speculation subsidize network by creating programming applications for portfolio administration, customer detailing and other back office benefit.

COMPANY PROFILE

Money Plant Consultancy is Maharashtra's largest and the most Trusted Service provider specializing " Personalized Advisory Services" for Income Tax & Financial Planning round the whole year. Service range is providing according to the current market developments to suit the varied requirements of our clients.

Founded by Mr. Rishabh Parakh (Advisor) in 2005, Money Plant Consultancy is a company based out of Pune with working in Thane, Vashi, Navi Mumbai, Indore and planning to expand in Singapore also. Since then, the client in the Personal Finance Market section has grown to include popularly brands truly by focusing on service to clients where they need it. It provides services to more than 21, 000 professionals from 100+ MNCs and takes care of their Tax and Investment needs in very personalized patterns. Made difference to the lives of more than 100, 000 investors by CSR activities which include

seminars on Ethical Financial Planning and having investment seminar in different college it articles includes to empower the investor's community had been widely published in the leading Indian Media.

At Money Plant Consultancy is always passionate about the right service to clients and have maintained it as key driver for success. It sincerely glad to have the support and trust of all our prestigious clientele and passionate team members us in getting us to where they are today.

Money Plant client includes the best of the Corporate from the IT, ITES, BFSI and Manufacturing fields. The client that depend on Money plant Consultancy are Cognizant, TCS, Syntel, Oracle, Zensar, Convergys, DNA, Emerson, Foton, Fujitsu, Johnson Johnson, L&T, Barclays, Synechron, Sungard, Sears, Persistent, Capita, John Deere, Incat, Hexaware, Foton, Convergys and many more companies. Money Plant Consultancy has tie up with different Hindi, English as well as local newspapers like DNA, Sakal Times, Mirror, I Diva, Indian Express, The times of India and many more others newspapers.

When you choose Money Plant Consultancy as your individuals Tax & Financial Advisor, you're getting a partner who will stand with you and actively work keeping your best interests in mind.

“ Client for Life” policies have made them the most famous and trusted advisor in the Maharashtra region.

Private dedicated Personal C. A. services which is one of its kind in this domain.

It had the Backup for all your Tax & Investment documents –Online & Physical both.

100% online processing with end to end to work from our end only.

24/7 Online access to Web portal to track your tax filing/investment net worth status.

Refund follow ups & Tips on Tax Planning.

Comprehensive Financial Planning- Retirement/ Child education/marriage/house etc.

Entire range of advisory services on Mutual Funds/Insurance/Equity/PPF/FDs/Loans.

Whole year support for any Income Tax related queries.

Personal Visits, Review & Discussion by CA.

Reconciliation of form 26 AS & Preparation of Balance Sheet.

Advance Tax Payment at regular intervals.

Vision and Mission

It's ultimate aim is to delight the customers with clarity, accuracy and take on all their Tax & Personal Finance needs by providing them with the most correct & timely advice in the most cost-effective way.

Its aim to explain the complex world of Tax & Finance with our personalized CA services at all times

Brief Profile about the Advisor Rishabh Parakh

Sab Moh Maya He!

Isn't it? Does making this statement makes sense or believing that money doesn't matter is true? He believe that making this statement only makes sense if one has already amassed if not great but good amount of wealth; because he firmly believe, that the only purpose " Money" can serve is to " Enable" you to do what you really want to do!

It was this strong urge & passion which led me to set up Money Plant Consultancy with the sole purpose of #empowering fellow Indians in taking the #RightFinancialDecisions!

Its search to give back to the society have already changed the lives of more than 3, 00, 000 Indians through our 500+ Sessions on Financial Planning & Awareness. It had also taken up a project to empower the support staff like Maids, Security Guards, Drivers in helping them understand the importance of investing for their better future.

He keep writing regularly for columns with leading Indian Media to help you manage money and grow to an extent that enables you to say:

Sab Moh Maya he!

Services Provided

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Individual

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Corporate Fund Management

Investors Empowerment seminar

Training 1 Mutual Fund

From the first week to second week we were having the training about the mutual funds in different mutual funds branches there we have been thought about the basic about the mutual funds how it work, different types, modes of investment etc. on following branches we had our trainings:

SBI Mutual Funds

DHFL Mutual Funds

CANARA ROBECO Mutual Funds

HDFC Mutual Funds

L & T Mutual Funds

On all these branches we were thought almost the same things only the difference was their interest rate and returns a person can get from the investments on all the branches we were given the SIP (Systematic Investment Plan) calculator and Mutual Funds Fact sheet so from that it was quite easy to understand about the funds. The different things which were thought in different branches are:

On SBI mutual funds we were given basic idea about the investment patterns and which is less risky for the millennial to invest.

On HDFC mutual funds we were thought about the investment plans, strategy and basic idea about the portfolio value calculations.

On CANARA ROBECO mutual funds we were thought how to read fact sheet and different type of funds/benchmarks.

On HDFC mutual funds we were thought about basic about the different funds and market capitalizations of different cap.

On L & T mutual funds we asked to clear all the doubt because already we had so many classes about the mutual funds so on L & T we had questions and answers sessions.

Mutual Funds say that “ INVESTING IN SIP IS LIKE BEING IN A RELATIONSHIP”. You need to stay committed. Invest small sums of money in equity over a longer period with SIP and watch your investment grow. Staying invested in SIP can take you one step closer to a smarter tomorrow – the dream of being financially secure and unburdened.

By SIP calculator we can know what amount of money should be invested for what periods and what returns we will get in futures. As shown in the image below:

INTRODUCTION TO MUTUAL FUNDS

Mutual fund is an investment vehicle that pools in the money of many investors, and collectively invests this amount in either the equity market or the debt and money market, or both, depending upon the objective of the scheme. This implies one can contribute with either the equity or the debt market, or both. Presently putting straightforwardly in shared do advancement into target of store by presenting liquid funds by putting some sum in subsidize cash gradually move to wanted reserve without losing any advantage.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Mutual funds are investment companies that gather

stores from singular speculators and put those assets in an extensive variety of securities or different resources. Pooling of advantages is the key thought behind making these ventures organizations. Every financial specialist has a hold to the portfolio set up by the speculation organization to a limited extent to the sum contributed. These organizations in this way give a system to little speculators to pool their assets to get advantages of substantial scale contributing.

Structure of mutual fund

There are three parties involved in the process

The sponsor (who creates a Mutual Fund),

Trustees

The asset management company (which oversees the fund management).

The structure of Mutual Funds has come into existence due to SEBI (Securities and Exchange Board of India) Mutual Fund Regulations, 1996. Under these regulations, a Mutual Fund is created as a Public Trust.

Mode of investment in mutual funds

There are two ways for investment in mutual funds

LUMP SUM INVESTMENT is one time investments

SIP (SYSTEMATIC INVESTMENT PLAN) is a recurring investments

Types of mutual fund scheme

Mutual Funds schemes can be grouped into various kinds relies upon their investment goals or their maturity time. Mutual funds schemes can be characterized into three classes based on their maturity periods.

Open-ended funds: An open-ended fund or scheme is one that is available for subscriptions and redemptions on a regular interval. Financial specialists can whenever offer and purchase units at Net Asset Value (NAV) related costs which are proclaimed on week after week bases

Close-ended funds: A close-ended fund or scheme has a variable maturity period which can particular for a couple of months to a few years, e. g., half year, 6 years or 10 years. i. e., fund is open for subscription only during a particular period at the time of launch of the scheme

Interval funds: These schemes are a joint between an open-ended, close-ended and nearby finished structure. These schemes are open for both purchase and redemption during pre-specified intervals (viz. monthly, quarterly, annually etc.) at the predominant NAV based costs. Mutual funds are fundamentally the same as close-ended funds; however vary on the accompanying focuses:

Not required to be listed on the stock exchanges.

Make fresh issue of units during the specified interval period, at the prevailing NAV based prices.

Maturity period is not defined.

Types of mutual fund scheme

Equity funds these funds are invested in the equity stock or shares of the organizations. These funds gives the higher outcomes that why this funds is high risky funds.

Debt funds these funds are invested in the debt like government bonds, company debentures and fixed income assets. These funds provide the fixed returns so it is the protected investment instruments

Hybrid funds these funds are normally invested in a blend of stock and bonds. There is the time when the part of debt is lower than the equity. Return and risk strike a perfect balance.

Advantage of Mutual Funds:

Training 2 Tax Filing

On third week to fourth week of internship we had training for the front end works which we had done on the second month of internship by visiting the different IT companies of pune. On this training we had thought how to talk to the client, how to approach them for the investment, how to handle if any client comes with complains and how to behave in cooperates.

For income tax training we had CA for Cummins Company he had given all the details about the tax filing in this we were thought about the following points:

Tax rate 10% to 5% income between 2.5 lakh to 5 lakh

Surcharge 10% income between 50 lakh to 1 crore

Tax rebate under sec 87A reduce to 2500 for income up to 3.5 lakh

Penalty delayed tax filing is liable to a penalty of rupee 5000 if filed after July 18 and rupee 10000 if filed after December 2018

Simple Filing and Computations Filing

Form 16 and Form 26AS

Tax Slabs

Financial Year and Assessment Year

Income Tax Sections

Exemptions under Income Tax Act

Gratuity and pension

Advantages of Filing a IT Return

Various sources of income and their classification

About pricing how much they charges for which type of filing

Customer related problems and how it should be handled

Demo regarding how to talk to the client at IT companies

How to understand client have other sources of income by seeing on the form 16

Introduction of Researcher

Name: Sonam Jain

DOB: May 07 1996

Qualification: PGDM (Perusing)

Contact No.: +91 9907112273

Project title

“ A Study of Preference of Investors for Investment in Mutual Funds and SIP”

Objectives

To discover the most favored Investment patterns of the investors of pune.

To know the investor’s decision towards investment in mutual funds when other investment patterns are also available in the market.

To give an idea about the of mutual funds

To examine the current market trends of Mutual Fund investments

To give knowledge about the advantage available from Mutual Fund investment

To establish the relationship with the customers and to catch up them, ensure that they are satisfied with the services which been offered.

To get more references from the clients and produce new leads by following a procedure.

To know the necessity and desire of customers from the company.

LITERATURE REVIEW

The Indian mutual funds industry is witnessing a rapid growth as a result of infrastructural development, increase in personal financial assets, and rise in foreign participation. With the growing risk appetite, rising income, and increasing awareness, mutual funds in India are becoming a preferred investment option compared to other investment vehicles like Fixed Deposits (FDs) and postal savings that are considered safe but give comparatively low returns, according to “

Indian Mutual Fund Industry”.

This report provides a detailed analysis along with current and future outlook of the Indian mutual fund industry and explores the market development and potential. The forecasts and estimations given in this report are not based on a complex economic model, but are intended as a rough guide to the direction in which the industry is likely to move.

Research Design

The research which is being done falls under Descriptive type of research. Under this Descriptive research each individual is examined independently. With the goal that they act naturally and accuracy of the finding increases.

Sample Size

Sample of 50 people from survey and 15 people from capita, 20 people from TCS was taken into study, and their data was collected

Methods of Data Collection

Primary Data:

Questionnaire:

A questionnaire is a research instrument comprising of a series of a progression of inquiries and different prompts to gather data from respondents. Despite the fact that they are regularly intended for measurable examination of the reactions, this isn't generally the case. The poll was created by the Statistical Society of London in 1838

Personal Interview:

An individual meeting study, additionally called as Face-To-Face review, is a study strategy that is used when a particular target populations is included. The reason for directing individual meeting overview is to investigate the reactions of the general population to accumulate progressively and more profound data.

Data Analysis

After data collection, I'm able to analyze customer's views, ideas and opinions related to investment patterns or whether they like to invest in Mutual funds or not and about money plant consultancy.

Data Interpretation

Interpretation of data is done by using statistical tools like Pie diagrams, Bar graphs, and also using quantitative techniques (by using these techniques) accurate information is obtained. And qualitative techniques are also used for suggestion and complaints.

Classification & tabulation of data

The data thus collected were classified according to the categories, investment done and those who are willing to invest in future then the summary tables were prepared. The resultant tables were one dimensional.

Statistical tools used for analysis

Out of the aggregate respondents, the respondents who reacted sensibly were considered while going into factual points of interest and investigation of information. The tools that have been utilized for examining information and inference drawing are for the most part factual instruments like percentage, ranking, averages and so forth. According to questionnaire and frequently asked questions I have discover diverse reactions from various

individuals. As indicated by their reactions I break down the finding and draw certain comments.