

Mutual Fund Overview & Insights Report

1. Introduction

This report provides a detailed analysis of mutual fund data, highlighting investment volumes, fund performance, risk metrics, fund management efficiency, and trends across fund types and fund houses. The insights are derived from an interactive dashboard that presents both quantitative and visual data.

2. Key Metrics Overview

Metric	Value	Insight
Total Investment Fund	₹3M	Indicates the total funds currently managed across all categories.
Total Lumpsum Amount	₹2M	Highlights investor preference for one-time investments.
Total SIP Investment	₹366K	Demonstrates growing adoption of systematic investment plans.
Average Expense Ratio	0.70%	Suggests low-cost fund options are generally available.
Average Fund Age	8.33 years	Reflects a relatively mature fund ecosystem.
1-Year Average Returns	3.90%	Shows short-term performance trends across funds.

3. Fund Type Analysis

3.1 Total Investment Volume by Fund Type

- **Equity Funds:** ₹1.35M – the largest share of total investments.
- **Debt Funds:** ₹1.18M – significant share, slightly lower than equity.
- **Hybrid & Other Funds:** Smaller contribution; hybrid funds balance risk and reward.

Insight: Investors favor equity and debt funds, with equity slightly outperforming in volume. Hybrid funds provide diversification but attract less investment.

3.2 Average SIP and Lumpsum Amounts

- **Average SIP:** ₹524.64 – indicates moderate recurring investment levels.
- **Average Lumpsum:** ₹3.01K – suggests smaller one-time investments are common.

Insight: Investors are combining moderate SIP contributions with smaller lumpsum investments to balance growth and liquidity.

4. Fund House & Returns Analysis

4.1 1-Year Returns by Fund House (AMC)

- **Bank of India Mutual Fund:** 16.1% – highest 1-year return.
- **HDFC Mutual Fund:** 7.2%
- **ICICI Prudential Fund:** 5.6%
- **Nippon India Mutual Fund:** 4.9%
- **SBI Mutual Fund:** 4.0% – lowest among the top five.

Insight: Returns vary widely across fund houses, with Bank of India leading. Selecting funds based on historical performance can improve short-term gains.

5. Fund Manager Insights

5.1 Assets Managed by Top Fund Managers

Fund Manager	Fund Size (₹ Cr)
Vivek Sharma	7.1K
Vishal Mishra	4.7K
Vishal Gajwani	2.9K
Yogesh Patil	2.6K
Vivek Ramakrishnan	2.4K
Vrijesh Kasera	1.5K

Insight: Vivek Sharma manages the largest fund, indicating high investor confidence. Top fund managers significantly influence fund size and performance.

6. Expense Analysis

6.1 Average Management Fees by Fund Strategy

Fund Strategy	Expense Ratio (%)
Index Funds	0.26
Money Market	0.21
Liquid Mutual	0.17
Overnight Mutual	0.10
Fixed Maturity	0.05

Insight: Index and money market funds have higher fees, while fixed maturity and overnight funds maintain very low expense ratios. Low expense ratios can improve net returns for investors.

7. Investment Distribution

7.1 3-Year Fund Count by Investment Type

- **Equity:** 44.13% – largest portion of available funds.
- **Debt:** 40.4% – second largest, comparable to equity.
- **Other Funds:** 11.46% – minor portion.

Insight: Equity funds dominate the market in both investment volume and fund count, reflecting investor appetite for growth-oriented portfolios. Debt funds are popular for stability.

8. Other Notable Insights

- **Largest Fund Size:** Managed by Vivek Sharma (7.3K Cr) – indicates high credibility.
- **Average Minimum Lumpsum Investment:** ₹3.05K – accessible for most investors.
- **Expense Efficiency:** Index funds have the lowest expense ratio at 0.26%.
- **Return Potential:** Equity funds provide the highest 3-year returns (37.84%), followed by debt funds (34.64%). Hybrid funds contribute 14.25% to returns, offering a balanced risk-reward strategy.

9. Conclusion

The dashboard and analysis reveal that:

- **Investor preference:** Equity and debt funds dominate investments.
- **Top performers:** Bank of India Mutual Fund and funds managed by Vivek Sharma show strong performance.
- **Investment strategy:** Combining SIPs with lumpsum contributions is common.

- **Cost awareness:** Expense ratios vary by fund type; lower fees generally align with conservative strategies.
- **Risk vs. reward:** Hybrid funds help balance high returns from equity with the stability of debt funds.

Recommendation: Investors should consider a diversified portfolio combining equity, debt, and hybrid funds while evaluating fund performance, fund manager credibility, and management fees.