

Shree Panchal Samaj Madhyavarti Mandal

## Yeshwantrao Chaphekar College of Arts & Commerce, Palghar

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## CHAPTER 01: INTRODUCTION

A financial crisis is a situation that causes an interruption in the smooth functioning of the financial market, associated with a sudden decline in the value of financial assets or institutions. It also includes other situations like the banking panics, stock market crash, bursting of other financial bubbles, currency crisis and sovereign defaults. Financial crisis in one country becomes global when its contagion effect spreads to the other countries in the world. Global financial crisis is indeed a difficult situation to overcome as the consumers lose confidence in the growth of the economy, thereby spending less, which leads to decrease in demand for goods and services and hence there is a fall in the production level, which ultimately leads to layoff and unemployment.

A financial crisis is any of a broad variety of situations in which some financial assets suddenly lose a large part of their nominal value. The financial crisis in the US, the worst since the Great Depression of 1929, is threatening to reach perilous proportions. In the 19th and early 20th centuries, many financial crises were associated with banking panics, and many recessions coincided with these panics. Other situations that are often called financial crises include stock market crashes and the bursting of other financial bubbles, currency crises, and sovereign defaults. Financial crises directly result in a loss of paper wealth but do not necessarily result in significant changes in the real economy (e.g. the crisis resulting from the famous tulip mania bubble in the 17th century).

The global financial crisis (GFC) refers to the period of extreme stress in global financial markets and banking systems between mid of 2007 and early 2009. During the Global financial crises, a downturn in the US housing market was a catalyst for a financial crisis that spread from the United States to the rest of the world through linkages in the global financial system. Many banks around the world incurred large losses and relied on government support to avoid bankruptcy. Millions of people lost their jobs as the major advanced economies experienced their deepest recessions since



## CHAPTER 10: FINDINGS

- To find the Quarterly Profit Margin and Profit Growth of the Indian Banking Sector.
- ☐ To get the Comparative study on global financial crisis of 2008-09 and financial crisis of 2020-2021.
- ☐ To find out the Annual ECBs and FDI Inflows.
- ☐ To find out the Market Capitalization Percent to GDP.
- ☐ To get the data of recent financial crisis and its impact on the performance indicators of selected countries during the crisis period.
- ☐ To find out the Evolution of share price indices.
- ☐ To find out the Evolution of stock market turnover.
- ☐ To find out the Evolution of market capitalization.

## CHAPTER 11: SUGGESTIONS

Global financial crises are complex events that can have significant economic and social consequences. While there is no single solution to preventing or mitigating financial crises, here are some suggestions:

### 1. **Strengthen regulatory oversight:**

Strong regulations can help prevent reckless lending and investment practices, which can lead to financial instability. Governments can establish regulatory bodies to oversee financial institutions and enforce rules that protect consumers and promote transparency.

### 2. **Increase transparency:**

Greater transparency in financial transactions can help to prevent fraud and other illicit activities. This includes requiring companies to disclose more information about their financial operations and making it easier for investors and regulators to access this information.

### 3. **Promote responsible lending:**

Encouraging responsible lending practices can help to prevent borrowers from taking on debt they cannot afford to repay. Governments can establish guidelines for lending practices, and financial institutions can be encouraged to prioritize responsible lending over short-term profits.

### 4. **Increase financial literacy:**

Greater financial literacy can help individuals and businesses make more informed decisions about borrowing, investing, and managing their finances. Governments can support financial education programs in schools and communities to promote greater understanding of financial concepts.

### 5. **Foster international cooperation:**

Global financial crises often have ripple effects that spread across borders. Greater cooperation between countries can help to prevent crises from spreading and mitigate



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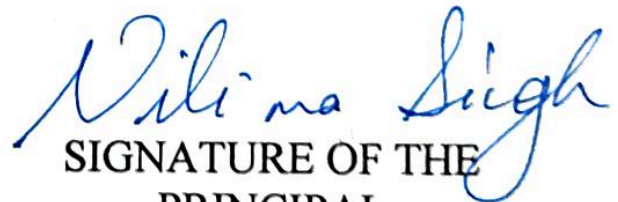
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## **CHAPTER 3: SCOPE OF STUDY**

### **3.1 Objectives of the study**

- A) To Understand the practical aspects or concepts of vouching & verification.
- B) To Give practical knowledge on vouching & verification.
- C) To Learn the documentation for procedure of vouching & verification for purchase & sales.

### **3.2 Area of specialization**

Voucher is known as the evident for the support of a transaction in the books of account. It may be bill, receipts, requisition form, agreement, decision, bank paying slip etc.

The act of examining documentary evidence in order to ascertain the accuracy of entries in the account books is called "Vouching". Vouching is a technical term which refers to the inspection by the auditor of documentary evidence supporting and substantiating a transaction. Simply stated, vouching means a careful examination of all original evidence i.e. invoices, statements, receipts, correspondence, minutes and contracts etc. with a view to ascertain the accuracy of the entries in the books of accounts and also to find out, as far as possible, that no entries have been omitted in the books of accounts. Therefore, vouching is the act of testing the truth of entries appearing in the primary books of accounts. It is initial for auditing.

#### **Tally**

Accounting is software used for accounting purposes. It is provided by TallySolutions and is standard business accounting software. Tally ERP is a very robust ERP product and is a complete business management solution. Tally is defined as record, count or a record of debit and credit or an account.

## **CHAPTER 6: CONCLUSION & SUGGESTION**

### **6.1 Conclusion**

- Vouching is the most basic function performed by the auditors to test the validity of vouchers in relation to the transactions represented in the Income Statement.
- Verification is a little different as well as difficult process; it requires in-depth examination and observation of the annual accounts to know the authenticity of the items appearing in the Balance Sheet.
- The auditing procedure starts with vouching and the next step for the same is verification.
- Vouching is performed throughout the year, but verification is done only at the end of the financial year.

### **6.2 Learning**

The 3 months of internship have been very instructive for her and offered a great experience. It was a pleasure to work. It offered opportunities to learn and develop the intern in many areas. The intern gained a lot of experience, especially in the taxation area. A lot of tasks and activities that intern had worked on during her internship are familiar with what she studied in her Bachelor's degree. The intern worked in many areas where she did different work. This gave her the chance to acquire vast experience and at the same time finding out which area she wants to work in after her education. This internship was definitely beneficial for her and she is grateful and thankful to both.

Working in this tax consultant firm as an intern was not only an honor and privilege but a lifelong experience that will forever shape my professional life. This great experience is incomparable. The intern is much appreciated of this opportunity and forever grateful for giving the opportunity to not work as an intern but also enable





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## **CHAPTER-2**

### **RESEARCH METHEDOLOGY:**

#### **1. Research problem:**

“A Study on Comparative Analysis of Mutual Fund Schemes”

In a comparative market there are multiple mutual funds working in the Indian market. It is necessary to know mutual fund as the performance of the mutual fund decides the future of Mutual Fund Company. In my study I have compared 5 AMC's with each other and in which AMC performance is better than the other AMCs.

#### **2. Objectives of the Research:**

- To analyse that which of selected mutual funds provide better return at lower the risk.
- To do comparative analysis of selected mutual fund schemes.
- To analyse risk and return of different schemes of mutual fund.

The mutual fund schemes are comparing with their benchmark return to know the performance of the schemes and also know which mutual fund is providing the better return for the investor during the five years.

#### **3. Data Collection:**

Gather data on both funds from reliable sources such as the fund's website, annual reports, and financial newspapers. The data should include the fund's net asset value (NAV), expense ratio, portfolio holdings, returns over different time periods, and other relevant financial metrics.

#### **4. Performance Analysis:**

Analyze the performance of both funds by comparing their returns over different time periods such as 1 year, 3 years, 5 years, and since inception. We can also compare the

## CHAPTER – 5

### CONCLUSION:

Comparative analysis of mutual funds involves evaluating the performance of two or more mutual funds to determine which one is better for investment. Some of the factors that are usually considered in such an analysis include the fund's investment objective, past performance, risk, expense ratio, and portfolio composition.

Parag Parikh Flexi Cap Fund and Quant Flexi Cap Fund are both mutual funds that invest in a mix of large, mid, and small-cap stocks, and have the flexibility to allocate their assets across various sectors and market caps.

Parag Parikh Flexi Cap Fund has a longer track record than Quant Flexi Cap Fund, having been launched in 2013, while Quant Flexi Cap Fund was launched in 2020. Parag Parikh Flexi Cap Fund has historically focused on a diversified portfolio, with a mix of Indian and international stocks, while Quant Flexi Cap Fund has concentrated more on domestic equities.

In terms of past performance, Parag Parikh Flexi Cap Fund has delivered higher returns than the benchmark index, Nifty 500 TRI, over the long term. However, Quant Flexi Cap Fund has a shorter track record, and it is too early to evaluate its performance over the long term.

In terms of expense ratio, Parag Parikh Flexi Cap Fund has a slightly higher expense ratio compared to Quant Flexi Cap Fund, which could impact its returns.

It is important to note that past performance is not an indicator of future performance, and investors should always consider their risk appetite, investment objectives, and investment horizon before investing in any mutual fund.

In conclusion, when comparing mutual funds, it is important to conduct a thorough analysis of various factors, including investment objective, past performance, risk, expense ratio, and portfolio composition, to make an informed decision.



## **FINDINGS:**

Parag Parikh Flexi Cap Fund is an open-ended equity scheme that was launched in 2013. The fund has an investment objective of providing long-term capital appreciation by investing in a diversified portfolio of equity and equity-related securities. The fund has the flexibility to invest across market capitalizations and sectors, with a focus on a mix of Indian and international stocks.

The fund's portfolio is managed by Rajeev Thakkar, Raunak Onkar, and Raj Mehta. As of March 2023, the fund had assets under management (AUM) of over Rs. 34,000 crores.

Over the long term, Parag Parikh Flexi Cap Fund has delivered higher returns than the benchmark index, Nifty 500 TRI. For instance, the fund has delivered an annualized return of 21.76% over the past five years, compared to the benchmark return of 16.46% during the same period. The fund has also outperformed its category average over the same period.

Quant Flexi Cap Fund is a relatively new mutual fund that was launched in 2020. The fund has an investment objective of generating long-term capital appreciation by investing in a diversified portfolio of equity and equity-related securities. The fund has the flexibility to invest across market capitalizations and sectors.

The fund's portfolio is managed by Sanjeev Sharma and Karan Desai. As of March 2023, the fund had assets under management (AUM) of over Rs. 1,300 crores.

Given the fund's short track record, it is too early to evaluate its performance over the long term. However, over the past year, the fund has delivered a return of 29.07%, which is higher than the benchmark return of 27.71%.

In terms of expense ratio, Parag Parikh Flexi Cap Fund has a slightly higher expense ratio compared to Quant Flexi Cap Fund. As of March 2023, the expense ratio of Parag Parikh Flexi Cap Fund was 1.81%, while the expense ratio of Quant Flexi Cap Fund was 1.62%.

It is important to note that past performance is not an indicator of future performance,



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## **OBJECTIVES OF THE STUDY**

The main objectives of the study are

- To understand the genesis and concept of Mobile-Banking.
- To analyze the importance, functions, advantages and limitations of Mobile- Banking.
- To explain the different form of Mobile-Banking and to analyze the rules & regulation regarding Online-Banking guided by RBI.
- To highlighting on the security problems of Mobile-Banking and how to reduce the security issues with the help of security control tools.
- To analyze the present e-banking scenario concerned with ATM, Internet banking, Mobile banking, credit card-debit card, fund transfer and other e- banking services.
- To examine the impact of ATM, Internet banking, Mobile banking and Credit cards on customer satisfaction by analyzing the problems faced by the customers.

## **CONCLUSION:**

In conclusion, mobile banking stands at the forefront of financial innovation, offering unparalleled convenience, accessibility, and efficiency to users worldwide. With the widespread adoption of smartphones and the rapid evolution of digital technologies, mobile banking has transformed the way individuals and businesses interact with their finances. From basic banking transactions to advanced financial services, mobile banking apps empower users to manage their money anytime, anywhere, with just a few taps on their devices. The convenience and flexibility afforded by mobile banking have catalyzed a shift towards digital- first banking experiences, driving financial inclusion and economic empowerment across diverse demographics and geographies.

Moreover, mobile banking has emerged as a catalyst for financial inclusion, bridging the gap between the banked and unbanked populations and extending access to banking services to underserved communities. Through mobile wallets, peer-to-peer payment platforms, and microfinance solutions, mobile banking has empowered millions of individuals and businesses with basic financial tools and resources, enabling them to participate in the formal financial system and unlock opportunities for economic growth and social development. By leveraging mobile technology and digital platforms, banks and fintech companies are breaking down barriers to financial access and fostering inclusive economic growth, thereby creating a more equitable and sustainable future for all.

Looking ahead, the future of mobile banking holds immense promise, driven by ongoing technological advancements, regulatory support, and evolving consumer preferences. As mobile banking continues to evolve and expand, stakeholders must prioritize security, privacy, and regulatory compliance to maintain trust and confidence among users. By embracing innovation, collaboration, and a customer-centric approach, mobile banking will continue to revolutionize the financial services landscape, driving financial inclusion, fostering economic empowerment, and unlocking new opportunities for individuals, businesses, and societies to thrive in the digital age.

## **RECOMMENDATIONS**

### **Recommendation to banks**

For banks aiming to enhance their mobile banking offerings and maximize the benefits of this digital channel, several recommendations can be made:

1. **Ensure Security and Trust:** Implement robust security measures to protect user data and transactions, including encryption, multi-factor authentication, biometric verification, and real-time fraud detection. Stay abreast of cybersecurity threats and regulatory requirements to mitigate risks effectively. Communicate transparently with users about security features measures taken to safeguard their privacy, building trust and confidence in the mobile banking platform.
2. **Offer Personalized Services:** Leverage data analytics and artificial intelligence to deliver personalized recommendations, insights, and offers tailored to each user's financial needs and preferences. Analyze user behavior, transaction history, and demographics to segment customers and target them with relevant products and services. Personalization enhances customer engagement, increases cross-selling opportunities, and drives customer loyalty.
3. **Educate and Empower Users:** Offer educational resources, tutorials, and support materials within the mobile banking app to help users understand its features, functionalities, and benefits. Provide proactive alerts, notifications, and tips to guide users in making informed financial decisions and managing their finances effectively. Empower users with tools for budgeting, saving, and financial planning to improve their financial literacy and resilience.
4. **Drive Digital Adoption and Engagement:** Promote mobile banking adoption through targeted marketing campaigns, incentives, and rewards for using the app. Showcase the value proposition of mobile banking, emphasizing its convenience, accessibility, and security. Encourage users to explore and utilize advanced features such as mobile payments, digital wallets, and biometric authentication to maximize the app's utility and engagement.
5. **Foster Collaboration and Partnerships:** Collaborate with fintech companies, technology providers, and other ecosystem partners to leverage complementary capabilities, expand service offerings, and drive innovation in mobile banking.





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## CHAPTER 1



### **1.1 Introduction:**

The money market is a financial market where short-term borrowing and lending of funds take place. It is a market for highly liquid and low-risk financial instruments such as Treasury bills, commercial papers, certificates of deposit, and repurchase agreements. These instruments have a maturity period of less than one year, making them suitable for investors who want to park their surplus funds for a short period.

in my research paper, I conducted a study on the financial problems faced by new start-ups and young entrepreneurs in India. The aim was to understand the challenges they encounter when it comes to securing funding and managing their finances. Through interviews and surveys, I gathered valuable insights into the common financial hurdles faced by these entrepreneurs. Some of the key findings include the difficulty in accessing traditional sources of funding such as bank loans, high interest rates, lack of collateral, and limited credit history. Additionally, the study highlighted the importance of financial literacy and the need for better access to financial education and resources for young entrepreneurs. Many of them expressed the need for mentorship and guidance in financial planning, budgeting, and investment strategies. The research paper provides recommendations for addressing these challenges, including the



## **Research Methodology: -**

Methodology is an essential part of research to find answer to the research objective that initiate the same. Therefore, it figures as an important part of the study. This chapter focuses on the design and research method utilized in the study. In addition, the procedure followed to collect, capture, process and analysed data is presented. The research approach used in the study is presented below:

### **2.1 Sample Unit: -**

Sample size determination is the process of choosing the number of respondents/observations to include in a statistical sample. It is an important feature of a research study because on the basis of sample size data is collected and interpreted to give accurate and appropriate results.

The correct and appropriate sample size is said to give more accurate results. For example, in a census, data is collected from the entire population. Therefore, the sample size is equal to population of the country. Keeping in mind the rate of non-response and non-availability of respondents, the sample size was taken between 25 – 50 science students of Mumbai University. It was Random sampling method that was considered to decide the sample size.

Due to the sample size being small there may be slight inaccuracy of data that can be rectified by further study.

### **2.2 Type of research: -**

my research is based on descriptive research. It helps to know qualitative and quantitative aspects of study. It studies the characteristics of Indian Money Market and see to it that how we can bring more agencies in India. It is used because this topic is being studies only to understand the concept and the problem it faces. However, me research also studies Review of Literature which acts as a base for Descriptive study.

### **2.3 Sampling Objective: -**

The objectives are designed to have a particular direction to the study like what aspect of the topic is going to be studied. A topic can be studied from various parameter, the objectives designed for a project gives an idea that in what manner the topic is studied, what is the flow of project, what are the variables selected for the project, etc.

-To find out individual investors for the age group of 18-55 years.



### 5.1 CONCLUSION:

The Indian money market plays a critical role in the economy by facilitating short-term borrowing and lending of funds. It comprises various instruments and institutions, including treasury bills, commercial papers, certificates of deposit, call money market, and the Reserve Bank of India.

Over the years, the Indian money market has undergone significant changes, including regulatory reforms, integration with global financial markets, and the introduction of new financial instruments. These changes have helped to deepen and strengthen the market, making it more efficient and transparent.

Today, the Indian money market is highly developed and vibrant, providing ample liquidity to meet the short-term funding requirements of various market participants. It has also become more accessible to retail investors, thanks to the growth of mutual funds and other investment vehicles.

Despite the progress made, there are still challenges that need to be addressed, such as the need for greater transparency, improved risk management, and the development of a robust corporate bond market. However, with continued efforts by regulators, market participants, and other stakeholders, the Indian money market is well-positioned to continue its growth and contribute to the country's economic development.