



CERTIFICATE

This is to certify the project work entitled

“A STUDY ON MUTUAL FUNDS”

Is done by

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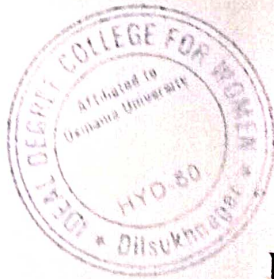
IDEAL DEGREE COLLEGE FOR WOMENS

HYDERABAD—500007

This is work has been carried out under my guidance

B. Madhusudhan

PRINCIPAL: B. MADHUSUDHAN



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As a part of their curriculum in the Department of Commerce

ANNEXURE - I

DECLARATION

I hereby declare that the project entitled “A STUDY ON MUTUAL FUNDS” is an original work done by me and has been submitted to the Department of Management Osmania University, Hyderabad in partial fulfillment for the award of the Degree of Bachelor of Commerce (Computer Applications).

This report has not been submitted anywhere else for award of any other degree or diploma or certificate.

Name and address of the student

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Signature of the student

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ABSTRACT

Mutual fund is a trust that pools money from a group of investors sharing (common financial goals) and invest the money thus collected into asset classes that match the stated investment objectives of the scheme. Since the stated investment objectives of a mutual funds scheme generally forms the basis for an investor's decision to contribute Money to the pool a mutual fund can not deviate from its stated objectives at any point of time. Every mutual fund is managed by a fund manager, who using his investment Management skills and necessary research works ensures much better return than What an Investor can manage on his own. The capital appreciation and other incomes earned from these investments are passed on to the investors also known as unit holders in proportion of the number of units they own.

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CONCLUSION

Mutual Funds now represent perhaps most appropriate investment opportunity for most investors. As financial markets become more sophisticated and complex, investors need a financial intermediary who provides the required knowledge and professional expertise on successful investing. As the investor always try to maximize the returns and minimize the risk.

Mutual fund satisfies these requirements by providing attractive returns with affordable risks:

The fund industry has already overtaken the banking industry, more funds being under mutual fund management than deposited with banks. With the emergence of tough competition in this sector mutual funds are launching a variety of schemes which caters to the requirement of the particular class of investors. Risk takers for getting capital appreciation should invest in growth, equity schemes. Investors who are in need of regular income should invest in income plans. The stock market has been rising for over three years now. This in turn has not only protected the money invested in funds but has also to helped grow these investments. This has also instilled greater confidence among fund investors who are investing money into the market through the MF route than ever before.

Reliance India mutual funds provide major benefits to a common man who wants to make his life better than previous. India's largest mutual fund, UTI, still controls nearly 80 per cent of the market also, the mutual fund industry as a whole gets less than 2 per cent of household savings against the 46 per cent that go into bank deposits. Some fund managers say this only indicates the sector's potential. "If mutual funds succeed in chipping away at bank deposits, even a triple digit growth is possible over the next few years.