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Abstract

Mutual funds are distinctive because instead of buying a security like stocks or bonds issued by a single institution, you buy into a portfolio that includes securities issued by a number of companies and/or government agencies. Mutual funds is a mediator that brings together a group of people and invests their money in stocks, bonds and other securities. Mutual Fund is an institutional arrangement where in savings of millions of investors are pooled together for investment in a diversified portfolio of securities to spread risk and to ensure steady returns. These funds bring a wide variety of securities within the reach of the most modest of investors. It is essentially a mechanism of pooling together savings of large number of investors for collective investment with an approved objective of attractive yield and appreciation in value. The Mutual Funds offers different investment objectives such as growth, income and Tax planning. In the recent times the Indian Capital Market has witnessed new trends, one of them being the spectacular growth of Mutual Funds. There are more than 1000 schemes offered by Mutual Funds, and these funds have mobilized substantial amount of the household savings. The paper presented will focus on the growth of Mutual Fund Industry in India over the past few years.

Full Paper:

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