



# **A Study of Mutual Fund and Wealth Management at Indoworth India Ltd., Butibori, Nagpur**

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## **Abstract::**

*Investments goals vary from person to person. While somebody wants security, others might give more weight age to return alone. Somebody also might want to plan for his child's education while somebody might be saving for the proverbial rainy day even life after retirement. With objectives defying any range. It is obvious that the products required will vary as well. Indian Mutual Funds industry offers a plethora of schemes and serves broadly all types of investors. The range of products includes equity funds, debts, liquid, gilt and balanced funds. There are also funds meant exclusively for young and old, small and large investors. Moreover, that the investors are not cheated out of their hard earned money. All in all, benefits provided by them cut across the boundaries category and thus create for them, a universal appeal. Investors of all categories could choose to invest on their own in multiple options but opt for Mutual Funds for the sole reason that all benefits come in a package. The Mutual Fund industry is having its hands full to cater to various needs of the investors by coming by with new plan, schemes and option with respect to rate of returns, dividend frequency and liquidity. In view of the growing competition in the Mutual Funds industry, it was felt necessary to study the investor's orientation towards Mutual Funds i.e. their pattern of risk appetite and preferences in various schemes, plan and option in order to provide a better service.*

## **Keywords:**

*Schemes, invest. Plethora of schemes, legal structure, multiple option.*

## **Introduction**

A mutual fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus shares, debentures and other

securities. The income earned through these investments and the capital appreciations realized are shared by its unit's holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed asked of securities at a relatively low cost. A mutual fund is body corporate registered with Securities and Exchange Board of India (SEBI) that goods pools up the money from individual/corporate investors and invests the same on behalf of the investment/unit holders, in Equity shares, Government securities, bonds call money Markets, etc, and distributes the profits. In the other words, a Mutual Fund allows investors to indirectly take a position in resources by issuing units to the inventors and investing funds in securities in accordance with objectives as disclosed n offer documents. Investments in securities are spared among a wide cross -section of industries and sectors thus the risk is reduced. Diversification reduced the risk because all stocks may not move in the same direction in the proportion at same time. Investors of mutual funds are known as unit holders. The investors in proportion to their investments share the profits or losses. The mutual funds normally come out with a number of schemes with different investment objectives which are launches from time to time. A Mutual Fund is required to be registered with Securities Exchange Board of India (SEBI) which regulates securities markets before it can collect funds from the public. In the other words, a Mutual Fund allows investors to indirectly take a position in basket of assists. Mutual Fund is investors and investing Funds in securities in accordance with objects as disclosed in offer document. The mutual funds normally come out with a number of schemes with different investment objectives which are launched from time to time.



## Company Profiles

INDOWORTH India Limited is the Indian wing of multinational Lohiya group. This is the first venture of the group in India in natural fibers.

## Vision of the company

- We will be world's most respected & admired export services.
- We will achieve our targets towards productivity and market by

## Mission of the company

- To be respected, nationwide full service with a force on growth Segment of the economy.
- To build strong relationship with our employers and our employees and customers.

## Objectives of the study

1. To study the benefits available from mutual fund investment.
2. To study fund management process of mutual funds.
3. To study the need of individual investors.
4. To study the market trends of mutual fund investment.

## Hypothesis

- H01:** There is no significant difference benefits available from mutual fund Investment.
- H02:** There is no significant difference the fund management process of mutual funds.
- H03:** There is no significant difference in the need of individual investors.
- H04:** There is no significant difference in the market trends of mutual fund investment.

## Limitations

1. The company data is not easily available.
2. The study is limited to selected mutual fund schemes.

## Research Methodology

Research Methodology comprising the following:

## Research Design

- Types of Research : Descriptive Research
- Sample Size : 110
- Sampling : Multistage
- Data collection : Questionnaire, Personal Interview
- Type of Questionnaire : Close end, Open end
- Statistical Instrument : Tables and Graphs, t-test

## Data collection

### Primary Data

Primary data has been collected by interacting with various investors of the company.

### Secondary Data

The secondary data has been collected through various books and websites,

## Scope for future Research

Scope of Mutual Fund has grown enormously over the years. In the first age of mutual fund, when the investment management companies started to offer mutual fund, choices were few. Even though people invested their money in mutual funds as these funds offered them diversified investment option for the first time. By investing in these funds they were able to diversify their investment in common stocks, preferred stocks, bonds and other financial securities. At the same time they also enjoyed the advantage of liquidity. With Mutual Funds, they got the scope of easy access to their invested funds on requirement.

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