

Study of Policies of Mutual Fund Returns and it's Impact on Product Line Extension w.r.t Kotak Mahindra Bank, Nagpur

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Abstract: *Investment is a term with several closely related meanings in finance and economics. It refers to the accumulation of some kind of asset in hopes of getting a future return from it. Investment objectives will almost always change for every investor throughout their lives. Capital appreciation might be more important for the young; meanwhile a person entering the golden years might place a greater emphasis on providing income. Whatever the objective, knowing what investment options are out there is extremely important.*

Keywords: Investment.

I. INTRODUCTION

The first introduction of a mutual fund in India occurred in 1963, when the Government of India launched Unit Trust of India (UTI). Until 1987, UTI enjoyed a monopoly in the Indian mutual fund market. Then a host of other government-controlled Indian financial companies came up with their own funds. These included State Bank of India, Canara Bank, and Punjab National Bank. This market was made open to private players in 1993, as a result of the historic constitutional amendments brought forward by the then Congress-led government under the existing regime of Liberalization, Privatization and Globalization (LPG). The first private sector fund to operate in India was Kothari Pioneer, which later merged with Franklin Templeton.

II. OBJECTIVES

The main objectives of present study aimed as

- To study investors view towards Kotak Mahindra mutual fund investment
- To study investment awareness about various mutual fund available.
- To study the impact of agent in selecting the right mutual fund.
- To study the interest in lumpsum/ STP Investment.
- To study there decision will actual market growth Investor feel.

III. HYPOTHESIS

The current study specify that,

- H0: The performance analysis of Kotak Mahindra Bank Mutual Fund is satisfactory..
- H1: The performance analysis of Kotak Mahindra Bank Mutual Fund is not satisfactory..

IV. RESEARCH METHODOLOGY

Research Design

Sample Size : 100

Sampling Techniques: Simple Random Sampling

Type of Research: In this project we will used Descriptive Method for Data Analysis.

Data Collection :

Primary Data : The primary data has been collected by means of survey technique with the usage of a questionnaire as a survey tool. The questionnaires were distributed with the help of few stock brokers and the nature of the study was explained to the 100 sample respondents.

Secondary Data: The secondary data used was taken from reliable sources from the World Wide Web and certain financial journal(s) and used as a support to the main theme of the study.

DATA ANALYSIS & INTERPRETATION TECHNIQUES TO BE USED

The Proposed Chapter will deal with various types of data collected & analysis and interpretation of the results are carried out thereof.

V. CONCLUSION

- [1]. The study shows that maximum number of investors investing in mutual fund are from the age group 40 to 49.
- [2]. More number of people are coming to know about Mutual Fund from Newspaper and TV.
- [3]. There are 84% respondents are aware about Mutual Fund.
- [4]. The people are investing in Mutual Fund with an objective to get more return and to get the tax benefit.
- [5]. The more number of persons investing Growth Scheme of Mutual Fund.
- [6]. The most of service persons are investing in Mutual Fund.
- [7]. The most of investor's age is from 49.