CONCLUSION

At the end of the whole research work, it can be concluded that the Mutual Fund industry in India is still a growing industry. The investors are not much aware about the complexity of this investment pattern. It is seen that the AMCs have created certain jargons related to the Mutual Fund Investments. The Investors are not aware of the terminology used for the Mutual Funds and ultimately they are trapped by the Mutual Fund Companies. It is also concluded that the companies try to attract the investors in the name of Dividend option and Growth option by creating optimistic picture of Returns generated through this options. But in reality, at the end of the Day the return generated through both the options tend to remain the same. Ultimately the investors do not get the major benefit and the whole cake goes in the mouth of Asset Management Company.

From the study of the sampled units it is also concluded that the baner of the Company or the image of Asset Management Company gives least impact on return generated through the Mutual Fund Investment. What actually affect the Return is the market trends. If there is bullish trend, almost all the sampled units genets positive return and if it is bearish trend, the companies gives negative return.

It is also concluded that the return generated by a particular sector and that generated from investment in sectorial fund tends to remain almost same. Therefore the sectorial funds have failed to attract the investors. The investors like to invest in a particular sector itself rather than going in for sectorial funds.

The Research work also leads to the conclusion that sometimes there is positive impact of the efficiency of the Asset Management Companies on the return generated by Mutual Fund. The companies who that have entered late into the market can also give good return to the investors if their Asset Management is efficient.

The statistical analysis leads to the conclusion that the investment in Mutual Fund can be beneficial to those people who are having good knowledge about capital market. It can give no major benefit to a layman.

Finally it can be concluded that Mutual Fund options are the package of Old Investment Avenues with the new names. In short it is “The Old Wine in a New Bottle”.