

MUTUAL FUND

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1.WHAT IS RECURRING DEPOSIT ?

Recurring Deposit scheme provides an opportunity to build up savings through regular monthly deposit of fixed sum over a period and have sufficient funds to achieve specific financial goals at the end of specific period.

FEATURES

- Period of deposit Minimum - 12 months, Maximum - 120 months
- Available at all branches
- Minimum deposit amount is Rs. 100/- per month (thereafter in multiples of Rs. 10/-)
- Penalty is charged on delayed payment of instalments.
- In case six consecutive instalments are not received, the account shall prematurely be closed, and balance paid to the account holder.
- Customer while opening RD or anytime during the period of deposits should give maturity instructions as detailed below:
 - Credit Proceeds to Savings Bank / Current Account
 - Issue IOI
 - Issue STDR

2.WHAT IS MUTUAL FUND?

A mutual fund is **a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt.** The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds

(i) How does a mutual fund work?

Mutual funds are a safe investment if you understand them. Investors should not be worried about the short-term fluctuation in returns while investing in equity funds. You should choose the right mutual fund, which is in sync with your investment goals and invest with a long-term horizon

(ii) What is mutual fund and types?

A mutual fund is a basket of various investments, such as stocks, bonds, and cash. There are three main types of mutual funds: **equity funds, fixed-income funds, and money market funds**. Each of these types has a different risk level associated with it. There are two main advantages to mutual funds

(iii) Is mutual fund Safe?

Mutual funds are a safe investment if you understand them. Investors should not be worried about the short-term fluctuation in returns while investing in equity funds. You should choose the right mutual fund, which is in sync with your investment goals and invest with a long-term horizon.

(iv) Is mutual fund better than FD?

In terms of risk, a FD is a better option as it carries zero risk. In terms of returns, a mutual fund has an upper hand. Do we get interest on mutual funds? No, you get returns on mutual funds based on the performance of the fund in the market and sector it has invested in.

(v) Relationship Between AMC,EMPLOYER, MD,CUSTOMER?



3.What are equity share ?

An equity share, normally known as ordinary share is a part ownership where each member is a fractional owner and initiates the maximum entrepreneurial liability related to a trading concern. These types of shareholders in any organization possess the right to vote.

FEATURES OF EQUITY SHARES CAPITAL

- Equity share capital remains with the company. It is given back only when the company is closed.
- Equity Shareholders possess voting rights and select the company's management.
- The dividend rate on the equity capital relies upon the obtainability of the surfeit capital. However, there is no fixed rate of dividend on the equity capital.

4.WHAT ARE STOCKS?

A stock, also known as [equity](#), is a security that represents the ownership of a fraction of the issuing corporation. Units of stock are called "[shares](#)" which entitles the owner to a proportion of the corporation's [assets](#) and profits equal to how much stock they own.

5.WHAT IS INFLATION?

Inflation is a rise in prices, which can be translated as the decline of [purchasing power](#) over time. The rate at which purchasing power drops can be reflected in the average price increase of a [basket of selected goods](#) and services over some period of time. The rise in prices, which is often expressed as a percentage, means that a unit of currency effectively buys less than it did in prior periods. Inflation can be contrasted with [deflation](#), which occurs when prices decline and purchasing power increases.

Inflation is **the rate at which prices for goods and services rise**. Inflation is sometimes classified into three types: demand-pull inflation, cost-push inflation, and built-in inflation. The most commonly used inflation indexes are the Consumer Price Index and the Wholesale Price Index.



6.HOW TO PREPARE FOR A JOB INTERVIEW?

1. REVIEW THE JOB DESCRIPTION
2. LEARN MORE ABOUT THE COMPANY
3. PRACTICE MOCK INTERVIEWS
- 4.ORGANISE YOUR DOCUMENTS
5. UPDATE YOUR SOCIAL MEDIA PROFILE

- Tell me about yourself.
- Why are looking for a job change?
- Why do you want this job?
- What are your strengths and weaknesses?
- Where do you see yourself in five years?

7.WHAT IS A CAREER GOAL?

A career goal is **the ideal state that you aim for in your professional life**. Career goals can be characterized as short-term or long-term, depending on how much time you anticipate working toward achieving your goal.

- Learn a new skill
- Learn a new tool.
- Learn a new language.
- Learn to speak in public.
- Improve networking skills.
- Increase productivity.
- Become more efficient

8.What is CNBC known for?

CNBC is the recognized world leader in business news and **provides real-time financial market coverage and business content consumed by more than 355 million people per month across all platforms**

