



Mutual Funds in India

By D.V. Ingle

New Century Publications, New Delhi, 2013. Hardcover. Book Condition: New. First. 14 cms. 224pp. Mutual funds are very popular all over the world and they play an important role in the financial system of many countries. Mutual funds are an ideal medium for investment by small investors in the stock market. Mutual funds pool together the investments of small investors for participation in the stock market. Being institutional investors, mutual funds can afford market analysis generally not available to individual investors. Furthermore, mutual funds can diversify the portfolio in a better way as compared to individual investors due to the expertise and availability of funds. Mutual funds in India were first created in 1963 when the Unit Trust of India (UTI), a state-sponsored entity, came into being. Until 1987, UTI was the only mutual fund in the country. Between 1987 and 1993 other entities belonging to the public sector were permitted to offer mutual funds? basically state-controlled banks and insurers. As part of financial sector reforms, mutual fund industry was opened to the private sector in 1993 and private sector organisations were permitted to enter the market and the first mutual fund regulations were promulgated, which were subsequently replaced by the...

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