Rayat Shikashan Santha's

Shri Sadguru Gangageer Maharaj Science, Gautam Arts & Sanjivani Commerce College, Kopargaon, Dist. Ahmednagar 423601

Department of B.B.A

Academic Year- 2018-2019

Short Term Course

Mutual Fund

Notice

Date: - 08/09/2018

All the TYBBA students of Short term Course hereby informed that, their lectures will be start on 11/09/2018 to semester end as per time table issued by department .

All lectures are compulsory to all students. Students those who have absentee more than 25% will not allow for the exam.

If you have any doubts kindly contact to your course coordinator.

S.S.G.M. COLLEGE Dept. of BBA KOPARGAON DIST. A.NAGAR

Head
Department of BBA
S.S.G.M.College,Kopargaon
Dist.Ahmednagar

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Department of B.B.A

Academic Year- 2018- 2019

Mutual Funds

Time Table

Date: - 11/09/2018

Sr.No.	Time	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1.	10: 00 am to 12: 00 pm	TYBBA (SNB)	TYBBA (SNB)	TYBBA (SNB)	TYBBA (SNB)	TYBBA (SNB)	TYBBA (SNB)

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Department of B.B.A

Academic Year- 2018-2019

Short Term Course

Mutual Fund

Sr. No.	Name of the Students	Sign.
1	Adhav Riya Vijay	Adhav
2	Admane Shubham Vijay	[illegible]
3	Arne Akash Uttam	Arne
4	Badjate Akshay Rajkumar	Badjate
5	Charmal Bhagyashri Bhanudas	[illegible]
6	Chaudhari Nayan Sanju	Chaudhari
7	Chavhan Satish Rajendra	[illegible]
8	Chavhan Sujit Dilip	[illegible]
9	Chavhan Vishal Kakasaheb	[illegible]
10	Deokar Ganesh Bhausaheb	[illegible]
11	Deokar Dhananjay Appasaheb	[illegible]
12	Deokar Pratisha Rajendra	Deokar
13	Garud Akash Rajendra	Garud
14	Ghuge Shrikant Dilip	[illegible]
15	Goraksha Harhal Dilip	Goraksh
16	Kapare Vishal Mukund	Vishal
17	Kolage Mangesh Sambhaji	Mangesh
18	Lohade Shwetali Kailaschand	Lohade
19	Lokhande Rajendra Manjahari	[illegible]
20	Mali Umakant Dhondu	Mali
21	Mandhare Pradip Bhaskar	Pradip
22	Marathe Vaibhav Dnyandev	Vaibhav
23	Nikale Sagar Uttam	[illegible]
24	Nikam Yogesh Ramdas	[illegible]
25	Nirmal Nisha Rajendra	Nisha
26	Pangavhane Suraj Balasaheb	Suraj
27	Patel Minakshi Bhavanji	Patel
28	Pawar Arun Ramdas	Arun
29	Pawar Sandip Karbhari	Pawar
30	Randive Aniket Anand	Randive
31	Rawal Anuj Hasmukh	Rawal
32	Sali Saiesh Jitendra	[illegible]
33	Salve Nilesh Jitendra	Salve

34	Shaikh Altaf Shakil	Altaf
35	Shegokar Roshani Prakash	Shegokar
36	Teke Prachi Suryakant	Prachi
37	Thakur Aditya Vishwanath	Thakur
38	Tipayale Amol Shivnath	Amol.S
39	Tribhuvan Akshay Vilas	Akshay
40	Tribhuvan Rohan Rajendra	Rohan
41	Tupke Pravin Vijay	T.P.V
42	Ugale Shweta Abasaheb	Ugale
43	Ushir Amol Jagannath	Ushir
44	Yeole Nikhil Subhash	

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KOPARGAON DIST A'NAGAR

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Key Points to Remember

- ☑ Mutual funds are *not* guaranteed or insured by the FDIC or any other government agency—even if you buy through a bank and the fund carries the bank's name. You can lose money investing in mutual funds.

- ☑ Past performance is not a reliable indicator of future performance so don't be dazzled by last year's high returns. But past performance can help you assess a fund's volatility over time.

- ☑ All mutual funds have costs that lower your investment returns. Shop around and compare fees.

How Mutual Funds Work

WHAT THEY ARE

5

A mutual fund is a company that pools money from many investors and invests the money in stocks, bonds, short-term money-market instruments, other securities or assets, or some combination of these investments. The combined holdings the mutual fund owns are known as its portfolio. Each share represents an investor's proportionate ownership of the fund's holdings and the income those holdings generate.

OTHER TYPES OF INVESTMENT COMPANIES

Legally known as an "open-end company," a mutual fund is one of three basic types of investment companies. While this brochure discusses only mutual funds, you should be aware that other pooled investment vehicles exist and may offer features that you desire. The two other basic types of investment companies are:

- **Closed-end funds**—which, unlike mutual funds, sell a fixed number of shares at one time (in an initial public offering) that later trade on a secondary market; and
- **Unit Investment Trusts (UITs)**—which make a one-time public offering of only a specific, fixed number of redeemable securities called "units" and which will terminate and dissolve on a date specified at the creation of the UIT.

"Exchange-traded funds" (ETFs) are a type of investment company that aims to achieve the same return as a particular market index. They can be either open-end companies or UITs. But ETFs are not considered to be, and are not permitted to call themselves, mutual funds.

A WORD ABOUT HEDGE FUNDS AND "FUNDS OF HEDGE FUNDS"

"Hedge fund" is a general, non-legal term used to describe private, unregistered investment pools that traditionally have been limited to sophisticated, wealthy investors. Hedge funds are not mutual funds and, as such, are not subject to the numerous regulations that apply to mutual funds for the protection of investors—including regulations requiring a certain degree of liquidity, regulations requiring that mutual fund shares be redeemable at any time, regulations protecting against conflicts of interest, regulations to assure fairness in the pricing of fund shares, disclosure regulations, regulations limiting the use of leverage, and more.

"Funds of hedge funds," a relatively new type of investment product, are investment companies that invest in hedge funds. Some, but not all, register with the SEC and file semi-annual reports. They often have lower minimum investment thresholds than traditional, unregistered hedge funds and can sell their shares to a larger number of investors. Like hedge funds, funds of hedge funds are not mutual funds. Unlike open-end mutual funds, funds of hedge funds offer very limited rights of redemption. And, unlike ETFs, their shares are not typically listed on an exchange.

For more information about hedge funds, please read our publication entitled *Hedging Your Bets: A Heads Up on Hedge Funds and Funds of Hedge Funds* at **www.sec.gov/answers/hedge.htm**.

For more information about funds of hedge funds, please read the Financial Industry Regulatory Authority's (FINRA) Investor Alert entitled *Funds of Hedge Funds—Higher Costs and Risks for Higher Potential Returns* at **www.finra.org**.

CHARACTERISTICS OF FUNDS

Some of the traditional, distinguishing characteristics of mutual funds include the following:

- Investors purchase mutual fund shares from the fund itself (or through a broker for the fund) instead of from other investors on a secondary market, such as the New York Stock Exchange or Nasdaq Stock Market.
- The price that investors pay for mutual fund shares is the fund's per share net asset value (NAV) plus any shareholder fees that the fund imposes at the time of purchase (such as sales loads).

- Mutual fund shares are "redeemable," meaning investors can sell their shares back to the fund (or to a broker acting for the fund).
- Mutual funds generally create and sell new shares to accommodate new investors. In other words, it sells its shares on a continuous basis, although some funds stop selling when, for example, they become too large.
- 7 The investment portfolios of mutual funds typically are managed by separate entities known as "investment advisers" that are registered with the SEC.

ADVANTAGES AND DISADVANTAGES

Every investment has advantages and disadvantages. But it's important to remember that features that matter to one investor may not be important to you. Whether any particular feature is an advantage for you will depend on your unique circumstances. For some investors, mutual funds provide an attractive investment choice because they generally offer the following features: 8

- **Professional Management**—Professional money managers research, select, and monitor the performance of the securities the fund purchases.
- **Diversification**—Diversification is an investing strategy that can be neatly summed up as "Don't put all your eggs in one basket." Spreading your investments across a wide range of companies and industry sectors can help lower your risk if a company or sector fails. Some investors find it easier to achieve diversification through ownership of mutual funds rather than through ownership of individual stocks or bonds.
- **Affordability**—Some mutual funds accommodate investors who don't have a lot of money to invest by setting relatively low dollar amounts for initial purchases, subsequent monthly purchases, or both.
- **Liquidity**—Mutual fund investors can readily redeem their shares at the current NAV—plus any fees and charges assessed on redemption—at any time.

But mutual funds also have features that some investors might view as (9) disadvantages, such as:

- **Costs Despite Negative Returns**—Investors must pay sales charges, annual fees, and other expenses (which we discuss in detail on page 13) regardless of how the fund performs. And, depending on the timing of their investment, investors may also have to pay taxes on any capital gains distribution they receive—even if the fund went on to perform poorly after they bought shares.
- **Lack of Control**—Investors typically cannot ascertain the exact make-up of a fund's portfolio at any given time, nor can they directly influence which securities the fund manager buys and sells or the timing of those trades.
- **Price Uncertainty**—With an individual stock, you can obtain real-time (or close to real-time) pricing information with relative ease by checking financial websites or by calling your broker. You can also monitor how a stock's price changes from hour to hour—or even second to second. By contrast, with a mutual fund, the price at which you purchase or redeem shares will typically depend on the fund's NAV, which the fund might not calculate until many hours after you've placed your order. In general, mutual funds must calculate their NAV at least once every business day, typically after the major U.S. exchanges close.

DIFFERENT TYPES OF FUNDS (10.)

When it comes to investing in mutual funds, investors have literally thousands of choices. Before you invest in any given fund, decide whether the investment strategy and risks of the fund are a good fit for you. The first step to successful investing is figuring out your financial goals and risk tolerance—either on your own or with the help of a financial professional. Once you know what you're saving for, when you'll need the money, and how much risk you can tolerate, you can more easily narrow your choices.

Most mutual funds fall into one of three main categories—money market funds, bond funds (also called "fixed income" funds), and stock funds (also called "equity" funds). Each type has different features and different risks and rewards. Generally, the higher the potential return, the higher the risk of loss.

Money Market Funds

Money market funds have relatively low risks, compared to other mutual funds (and most other investments). By law, they can invest in only certain high-quality, short-term investments issued by the U.S. Government, U.S. corporations, and state and local governments. Money market funds try to keep their net asset value (NAV)—which represents the value of one share in a fund—at a stable $1.00 per share. But the NAV may fall below $1.00 if the fund's investments perform poorly. Investor losses have been rare, but they are possible.

Money market funds pay dividends that generally reflect short-term interest rates, and historically the returns for money market funds have been lower than for either bond or stock funds. That's why "inflation risk"—the risk that inflation will outpace and erode investment returns over time—can be a potential concern for investors in money market funds.

Bond Funds

Bond funds generally have higher risks than money market funds, largely because they typically pursue strategies aimed at producing higher yields. Unlike money market funds, the SEC's rules do not restrict bond funds to high-quality or short-term investments. Because there are many different types of bonds, bond funds can vary dramatically in their risks and rewards. Some of the risks associated with bond funds include:

Credit Risk—the possibility that companies or other issuers whose bonds are owned by the fund may fail to pay their debts (including the debt owed to holders of their bonds). Credit risk is less of a factor for bond funds that invest in insured bonds or U.S. Treasury Bonds. By contrast, those that invest in the bonds of companies with poor credit ratings generally will be subject to higher risk.

Interest Rate Risk—the risk that the market value of the bonds will go down when interest rates go up. Because of this, you can lose money in any bond fund, including those that invest only in insured bonds or U.S. Treasury Bonds. Funds that invest in longer-term bonds tend to have higher interest rate risk.

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Department of B.B.A

Academic Year- 2018-2019

Short Term Course Attendance

Mutual Funds

Sr.No	Name of Student	11/9/2018	12/9/18	14/9/18	15/9/18	17/9/18	18/9/18	19/9/18	21/9/18	22/9/18	24/9/18	25/9/18	26/9/18	27/9/18	28/9/18	29/9/18
1	Adhav Riya Vijay	Adhav	Adhav	Adhav	A	Adhav	Adhav	Adhav	Adhav	Adhav	Adhav	A	Adhav	Adhav	Adhav	Adhav
2	Admane Shubham Vijay	A.S.V	SIT	A.S.V	A.S.V	A	A.S.V	A.S.V	A.S.V	A.S.V	A.S.V	A.S.V	A.S.V	A.S.V	A	A.S.V.
3	Arne Akash Uttam	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne	Arne
4	Badjate Akshay Rajkumar	Badjate	Badjat	Badjat	Badjat	Badjat	Badjat	A	Badja	Badja	Badjat	A	Badj	Badj	Badj	Badj
5	Charmal Bhagyashri Bhanudas	Charm	Charmal	Charmal	Cha	A	Charmal	Charm	Charmal	Charmal	A	Charmal	Charmal	A	Charmal	Charmal
6	Chaudhari Nayan Sanju	Nayan	Nayan	Nayan	A	Nayan	Nayan	Nayan	A	Nayan	Nayan	A	Nayan	A	Nayan	Nayan
7	Chavhan Satish Rajendra	Chavhan	Chavhan	Chavhan	Chavhan	Chavhan	A	Chavhan	Chavhan	A	Chavhan	Chavhan	Chavhan	Chavhan	Chavhan	Chavhan
8	Chavhan Sujit Dilip	Sujit	Sujit	Sujit	A	Sujit	Sujit	A	Sujit	Sujit	Sujit	Sujit	Sujit	Sujit	A	Sujit
9	Chavhan Vishal Kakasaheb	CVK	CVK	CVK	CVK	CVK	CVK	CVK	CVK	A	CVK	CVK	A	CVK	CVK	CVK
10	Deokar Ganesh Bhausaheb	Ganesh	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	Ganesh	A	[illegible]	[illegible]	[illegible]	A	[illegible]	A	[illegible]
11	Deokar Dhananjay Appasaheb	D.A.D	D.A.D	D.A.D	D.A.D	D.A.D	D.A.D	D.A.D	A	D.A.D	A	D.A.D	D.A.D	A	D.A.D	D.A.D
12	Deokar Pratisha Rajendra	Deokar	Deokar	Deokar	Deokar	Deokar	A	Deokar	Deokar	Deokar	Deokar	Deokar	Deokar	Deokar	A	Deokar
13	Garud Akash Rajendra	Akash	Akash	Akash	A	Akash	Akash	Akash	Akash	Akash	Akash	A	Akash	Akash	Akash	Akash
14	Ghuge Shrikant Dilip	Ghuge	Ghuge	Ghuge	Ghuge	Ghuge	A	Ghuge	Ghuge	Ghuge	Ghuge	Ghuge	Ghuge	A	Ghuge	Ghuge
15	Goraksha Harhal Dilip	Vishal	Vishal	Vishal	A	Vishal	Vishal	A	Vishal	Vishal	A	Vishal	Vishal	Vishal	Vishal	Vishal
16	Kapare Vishal Mukund	Kapare	Kapare	Kapare	Kapare	A	Kapare	Kapare	Kapare	A	Kapare	A	Kapare	Kapare	Kapare	Kapare
17	Kolage Mangesh Sambhaji	Mangesh	Mangesh	Mangesh	Mangesh	Mangesh	A	Mangesh	Mangesh	Mangesh	Mangesh	Mangesh	Mangesh	A	Mangesh	Mangesh
18	Lohade Shwetali Kailaschand	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	L.S.K	A	L.S.K
19	Lokhande Rajendra Manjahari	L.R	L.R	L.R	L.R	L.R	L.R	A	L.R	L.R	L.R	A	L.R	A	L.R	L.R
20	Mali Umakant Dhondu	Mali	Mali	Mali	Mali	Mali	Mali	A	Mali	Mali	Mali	Mali	A	Mali	Mali	Mali
21	Mandhare Pradip Bhaskar	P	P	P	P	P	P	P	P	P	P	A	P	P	P	P
22	Marathe Vaibhav Dnyandev	Vaibhav	Vaibhav	Vaibhav	A	Vaibhav	Vaibhav	A	Vaibhav	A	Vaibhav	Vaibhav	Vaibhav	A	Vaibhav	Vaibhav
23	Nikale Sagar Uttam	N.S	N.S	N.S	N.S	N.S	N.S	A	N.S	N.S	N.S	N.S	N.S	N.S	N.S	N.S
24	Nikam Yogesh Ramdas	Yogesh	Yogesh	Yogesh	Yogesh	Yogesh	Yogesh	Yogesh	Yogesh	A	Yogesh	Yogesh	Yogesh	Yogesh	A	Yogesh
25	Nirmal Nisha Rajendra	Nisha	Nisha	Nisha	Nisha	Nisha	Nisha	Nisha	A	Nisha	Nisha	Nisha	A	Nisha	Nisha	Nisha

26	Pangavhane Suraj Balasaheb	Pbhala	Pbhala	Pbhala	Pbhala	A	Pbhala	A	Pbhala		Pbhala	Pbhala	Pbhala	A	Pbhala	Pbhala
27	Patel Minakshi Bhavanji	Ambha	Ambha	Ambha	A	Ambha	Ambha	A	Ambha	Ambha	Ambha	A	Ambha	A	Ambha	Ambha
28	Pawar Arun Ramdas	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	A	[illegible]	[illegible]	[illegible]	[illegible]	A
29	Pawar Sandip Karbhari	[illegible]	[illegible]	[illegible]	A	[illegible]	[illegible]	A	[illegible]	[illegible]	[illegible]	A	[illegible]	A	[illegible]	[illegible]
30	Randive Aniket Anand	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]
31	Rawal Anuj Hasmukh	[illegible]	[illegible]	[illegible]	A	A	[illegible]	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]
32	Sali Saiesh Jitendra	Sali	Sali	Sali	Sali	Sali	A	Sali	Sali	Sali	Sali	Sali	A	Sali	A	Sali
33	Salve Nilesh Jitendra	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]	A
34	Shaikh Altaf Shakil	SAS	SAS	A	SAS	A	SAS	A	SAS	SAS	SAS	A	SAS	SAS	A	SAS
35	Shegokar Roshani Prakash	[illegible]	[illegible]	[illegible]	[illegible]	A	A	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]	A	A
36	Teke Prachi Suryakant	Teke	Teke	Teke	Teke	Teke	Teke	A	Teke	A	Teke	A	Teke	Teke	A	Teke
37	Thakur Aditya Vishwanath	TAV		TAV	A	TAV	A	TAV	A	TAV	A	TAV	TAV	A	TAV	A
38	Tipayale Amol Shivnath	[illegible]	[illegible]	[illegible]	A	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	A	[illegible]	[illegible]	[illegible]	A	[illegible]
39	Tribhuvan Akshay Vilas	TAS	TAS	A	TAS	TAS	TAS	A	TAS	TAS	TAS	A	TAS	TAS	TAS	A
40	Tribhuvan Rohan Rajendra	TR	TR	TR	A	TR	A	TR	A	TR	A	TR	A	TR	A	TR
41	Tupke Pravin Vijay	Tupke	Tupke	Tupke	A	Tupke	Tupke	A	Tupke	Tupke	A	Tupke	Tupke	Tupke	Tupke	A
42	Ugale Shweta Abasaheb	Ugale	Ugale	Ugale	Ugale	Ugale	Ugale	A	Ugale	Ugale	A	Ugale	Ugale	Ugale	Ugale	A
43	Ushir Amol Jagannath	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	A	[illegible]	A	[illegible]	A	[illegible]	[illegible]	[illegible]	A	A

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Department of BBA

Academic Year- 2018- 2019

SHORT TERM COURSE EXAM

Class: - TYBBA

Sub: Mutual Funds

Time: - 01 Hour

Marks: - 20

(Solve any 2 Questions)

Q.1	What is Mutual Fund? Explain the Different types of Mutual Funds.	10
Q.2	State the Advantages & disadvantages of mutual funds.	10
Q.3	Explain the factor consider in Mutual funds.	10

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Department of B.B.A

Academic Year- 2018-2019

Short Term Course Result

Mutual Fund

Sr. No.	Name of the Students	Marks
1	Adhav Riya Vijay	16
2	Admane Shubham Vijay	15
3	Arne Akash Uttam	18
4	Badjate Akshay Rajkumar	14
5	Charmal Bhagyashri Bhanudas	15
6	Chaudhari Nayan Sanju	15
7	Chavhan Satish Rajendra	13
8	Chavhan Sujit Dilip	16
9	Chavhan Vishal Kakasaheb	16
10	Deokar Ganesh Bhausaheb	17
11	Deokar Dhananjay Appasaheb	15
12	Deokar Pratisha Rajendra	15
13	Garud Akash Rajendra	14
14	Ghuge Shrikant Dilip	18
15	Goraksha Harhal Dilip	17
16	Kapare Vishal Mukund	17
17	Kolage Mangesh Sambhaji	16
18	Lohade Shwetali Kailaschand	15
19	Lokhande Rajendra Manjahari	17
20	Mali Umakant Dhondu	16
21	Mandhare Pradip Bhaskar	14
22	Marathe Vaibhav Dnyandev	14
23	Nikale Sagar Uttam	15
24	Nikam Yogesh Ramdas	16
25	Nirmal Nisha Rajendra	16
26	Pangavhane Suraj Balasaheb	17
27	Patel Minakshi Bhavanji	18
28	Pawar Arun Ramdas	15
29	Pawar Sandip Karbhari	17
30	Randive Aniket Anand	14
31	Rawal Anuj Hasmukh	15
32	Sali Saiesh Jitendra	17

33	Salve Nilesh Jitendra	16
34	Shaikh Altaf Shakil	15
35	Shegokar Roshani Prakash	17
36	Teke Prachi Suryakant	17
37	Thakur Aditya Vishwanath	18
38	Tipayale Amol Shivnath	18
39	Tribhuvan Akshay Vilas	15
40	Tribhuvan Rohan Rajendra	15
41	Tupke Pravin Vijay	14
42	Ugale Shweta Abasaheb	16
43	Ushir Amol Jagannath	17
44	Yeole Nikhil Subhash	14

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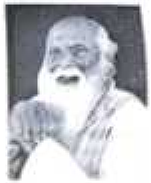
DEPARTMENT OF B.B.A.



Organized

Short-Term Course

On

Mutual Fund Associates

Academic Year - 2018-19

CERTIFICATE

This is certify that ______________________________

has completed the Short Term Course, "**Mutual Fund Associates**" in the academic year 2018-19 organized by Department of B.B.A., S.S.G.M. College, Kopargaon, Dist. Ahmednagar (M.S.)

Dr. Nighot B. B.	**Mrs. Shinde S.G**	**Dr. Nikumbh A.B.**
Co-ordinator	Head	I/c. Principal
Department of B.B.A.	Department of B.B.A.	S.S.G.M. College, Kopargaon

Karmaveer

RayatShikshanSanstha's

SHRI SADGURU GANGAGEER MAHARAJ SCIENCE,GAUTAM ARTS & SANJIVANI COMMERCE COLLEGE,KOPARGAON

DEPARTMENT OF B.B.A.

Organized

Short-Term Course

On

Mutual Fund Associates

Academic Year - 2018-19

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