

# MUTUAL FUNDS

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by



Groww



# High Returns

- Equity mutual funds can give returns of up to 30%. For example, if you invest ₹ 30 lakh today, going by a rate of 13%, you'll have more than ₹62 lakh after only 6 years.
- Debt mutual funds which are considered very low risk usually give returns between 8% and 10%. They are a good alternative to fixed deposits.

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# No Lock-in Period

- Most funds are open-ended and do not have a lock in period.
- You can choose to withdraw your money any time you wish to.
- Only close-ended mutual funds have a lock-in period.
- Tax saving ELSS mutual funds have a 3 year lock-in period.



# Run By Professionals

- Mutual funds are made up of large teams specializing in various fields.
- These teams have experts from various fields and industries and have in-depth knowledge of just their respective fields: something which is very hard for individual investors to be good at.



# Easy Buy/Sell

- Any mutual fund purchase takes 1-2 working days to get processed.
- Any sale of a mutual fund takes 3-5 working days to get processed.
- On [groww.in](https://groww.in), you can buy and sell your mutual funds from anywhere in the world just by the click of your mouse.
- Comparatively, real estate or gold can take much longer to sell and require far more effort.



# Any Amount

- You can start investing with an amount as low as ₹ 500 per month. So even if you save very little every month, you can start investing.
- The minimum amount for lump sum investment is also similar.
- If compared to other investments like real estate, gold, some expensive shares, etc, it is much easier to invest in mutual funds.



# Goal Based Funds

- There are various types of mutual funds with varying levels of risk and returns.
- Equity mutual funds are known to be slightly risky but have given astounding returns of up to 30% per annum.
- Debt mutual funds which are considered very low risk usually give returns between 8% and 10%.

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# Systematic Plans

- Mutual funds offer various plans to invest and withdraw which make them extremely flexible as investments.
- **SIP: Systematic Investment Plans** allow you to invest a fixed sum of money on a regular (usually, monthly) basis.
- **SWP: Systematic Withdrawal Plans** allow you to withdraw a fixed amount from an amount of money you invested in a mutual fund.





# Effort and Time

- Investing in many stocks is not an easy task. It requires great knowledge of the markets.
- Not just effort, it also requires skill and time. It is very difficult for individual investors to match the abilities of a large team managing investments.
- The effort and time required to select good mutual funds is far less than the time and effort required to invest in stocks.



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## ABOUT US

Using Groww, anyone can invest in mutual funds from anywhere in the world! The entire process is online and paperless.

| Withdraw anytime |  
| Safe and Secure |  
| Zero Fees |

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