



MITR SEWA INSURANCE & FINTECH PVT LTD

Mutual Fund Basic Training for Distributors

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What is a Mutual Fund?

- POOL OF MONEY FROM MANY INVESTORS
- MANAGED BY PROFESSIONAL FUND MANAGERS
- INVESTED IN EQUITY, DEBT OR HYBRID INSTRUMENTS
- UNITS ALLOTTED BASED ON NAV



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Why Mutual Funds?

- Professional Management
- Diversification
- Liquidity
- Transparency & SEBI regulation

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Mutual Fund Industry Structure

- Sponsor
- Trust & Trustees
- AMC
- Fund Manager
- Registrar (CAMS / KFinTech)
- Distributor

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Types of Mutual Funds

- Equity Funds – High risk, high return
- Debt Funds – Stable income
- Hybrid Funds – Balanced approach
- Solution Oriented Funds



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Equity Mutual Funds

- Large Cap, Mid Cap, Small Cap
- Flexi Cap
- Sectoral / Thematic
- ELSS – Tax Saving

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Debt Mutual Funds

- Liquid Funds
- Short Duration Funds
- Corporate Bond Funds
- Gilt Funds



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SIP & Lump Sum Investment

- SIP – Small amount, disciplined investing
- Rupee Cost Averaging
- Lump Sum – One-time investment
- STP – Gradual transfer



Risk & Return Basics

- Market Risk
- Credit Risk
- Interest Rate Risk
- Higher return = Higher risk

Important Mutual Fund Terms

- NAV
- AUM
- Expense Ratio
- Exit Load



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KYC & SEBI Compliance

- PAN & Aadhaar mandatory
- Bank details & FATCA
- ARN & EUIN usage
- No return guarantees

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Goal Based Financial Planning

- Child Education
- Marriage
- Retirement
- Wealth Creation
- Tax Saving



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How to Explain Mutual Funds to Clients

- Focus on goals, not returns
- Long-term approach
- Regular review
- Trust & transparency

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Simple Sales Script

- Mutual Funds are not for quick profit
- They are for long-term wealth creation
- Small SIPs can create big corpus
- Start early, stay invested



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Ethics & Long-Term Success

- Right product for right client
- No mis-selling
- Build long-term relationships
- Continuous learning

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Thank you

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