Chart of difference between Owner's Fund and Borrowed Fund

Points of differences	Owner's Fund	Borrowed Funds
Meaning	The fund invested by the owner as well as an accumulated profit of the business is known as the owner's fund.	Any loan or credit taken by the business unit from other financial institutions is called a borrowed fund.
Time period	The owner's contribution to capital is permanent in nature.	It is fixed according to time limit i.e., borrowed for 6 months, 1 year or more.
Sources of Funds	Share capital retained earnings: **Global Depository Receipt, An American depositary receipt.**	Trade credit, Debentures, Public deposits, The loan from commercial banks
Return policy	There is no right of the owner to get a regular return.	Borrowed fund holder has a right to get a regular return.
Risk	Owner fund security holder has a primary risk.	Borrowed fund holders bear no risk.
Control	The owner is having a full right to control all business activities.	Borrowed fund security holder has no right to control the business activities.
Security	The owner's fund needs no security.	Generally, business units get a loan or borrow money against the security of assets.