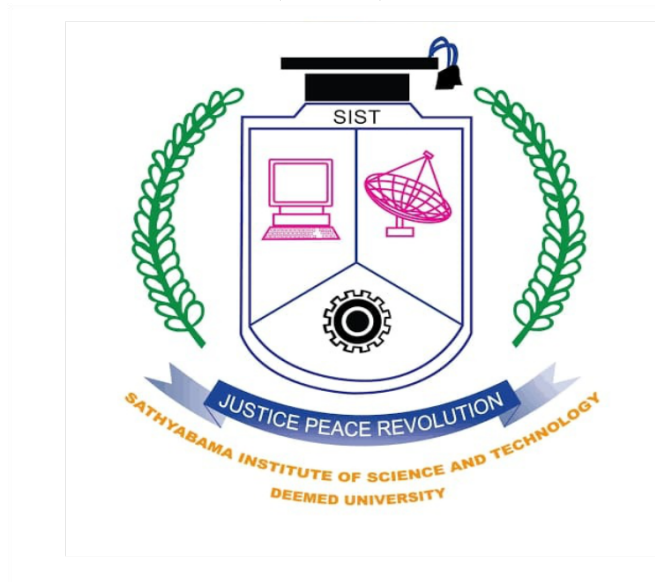


ANALYSIS ON MUTUAL FUND

Submitted in partial fulfillment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

PARTHA SARATHI R.
(42410246)



SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A++" by NAAC I 12B Status by UGC I Approved by AICTE
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

December 2023



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Gandhi Salai, Chennai — 600 119

www.sathyabama.ac.in

SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **PARTHA SARATHI R (42410246)** who carried out the project entitled "**ANALYSIS ON MUTUAL FUNDS**" under my supervision from September 2021 to October 2021.

I Internal guide

External Guide

Dr. BHUVANESWARI .G Dean — School of Management Studies

Submitted for Viva voce Examination held on

Internal Examiner

External Examiner

DECLARATION

I PARTHA SARATHI R (42410246) hereby declare that the Project Report entitled **ANALYSIS ON MUTUAL FUND** done by me under the guidance of **Dr YASMEEN BANO, MBA, M.Phil, ph.D** is submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:

PLACE:

PARTHA SARATHI R

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **Dr. BHUVANESWARI G., Dean, School of Business Administration** and **Dr PALANI A.,** Head, School of Business Administration for Providing me necessary support and details at the right time during the progressive reviews.

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I wish to express my thanks to all Teaching and Non-teaching staff members of the **School of Management Studies** who were helpful in many ways for the completion of the project.

PARTHA SARATHI.R

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ABSTRACT

A mutual fund is resourcefully managed investment scheme allows more investors to invest with prearranged investment objective. The mutual fund manager is the sole responsible for investing the collected money from the investors. The collected money will be invested as per the investor's choice of scheme preferred. A Mutual fund is simply a financial relationship that allows a group of investors to collect their money together with a prearranged investment objective. The study covers the customers' analysis on mutual funds. This research will initiate the customer perception with regard to mutual funds that is the schemes they prefer, the plans they are opting, the reasons behind such selections and also this research dealt with different investment options, which people prefer along with and apart from mutual funds. Like postal saving schemes, recurring deposits, bonds, and shares. The study also reveals that Mutual fund is a trust that team up the savings of Number of investors who share a common economic goal. They are investment vehicles and one can use them to invest in asset classes such as equities or fixed income. It provides risk diversification Benefits of making investment in MUTUAL FUNDS are reduction of risk, liquidity, affordability, convenience flexibility and variety. Customer has to identify the best MUTUAL FUNDS management companies and also the suitable schemes among the various schemes floated by the MUTUAL funds.

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

A mutual fund is resourcefully managed investment scheme allows more investors to invest with prearranged investment objective. The mutual fund manager is the sole responsible for investing the collected money from the investors. The collected money will be invested as per the investor's choice of scheme preferred. A Mutual fund is simply a financial relationship that allows a group of investors to collect their money together with a prearranged investment objective. The mutual fund will enclose a fund manager who is responsible for investing the collected money into particular securities (usually stocks or bonds). By pooling money collectively in a mutual fund, investors can acquire stocks or bonds with much lesser trading costs than if they tried to do it on their own. But the prime benefit to mutual funds is diversification. A mutual fund is a corporation that collection money from various Customers and spends the money in bonds, stocks, short-term money-market instruments, other assets or securities, or some alliance of these investments. The collective holdings the mutual fund owns are known as its portfolio. Each share signifies an investor's proportionate possession of the fund's holdings and the income those holdings generate. It is a financial agent that pools the savings of Customers for collective investment in a diversified portfolio of securities. And a fund is said to be 'mutual' as all of its returns, minus its expenses, are shared by the fund's Customers.

Definition of Mutual Fund:

The SEBI (MF) Regulations, 1993 defines mutual fund as "A fund established in the form of a trust by a sponsor to raise monies by the trustees through the sale of units to the public under one or more schemes for investing in securities in accordance with these regulations

1.2 NEED FOR THE STUDY

The project has been undertaken with the aim of Analysing the Mutual funds of the. And also to analyse how the operation has been undertaken to communicate with the client & how the services is offered by the company. These operations may involve the following problems

- The operations involved in India Info line Ltd.
- Differences between Equities & Mutual funds operations and Mutual understanding between company & its clients.

1.3 OBJECTIVES OF THE STUDY

The research is undertaken with an objective to know the following aspects:

- To study the investment pattern of the respondents in Mutual Funds
- To know the perception of investors for investing in a Mutual Fund Scheme
- To identify the most demandable scheme of mutual fund
- To find whether investment in Equities is better or mutual fund is better
- To identify the risk & return involved in Equities and Mutual funds

1.4 SCOPE OF THE STUDY

The study conducted on "Analysis of Mutual fund Schemes" with reference to Nippon mutual funds in the real world has wider scope. The economic activity concerned with great fluctuations in the economic system. Nowadays the business people are interested to invest in the mutual funds and equities. They are giving a much importance to this particular field, which leads to study more about this area. By conducting study in this specified field can understand how the risk and return involved in the future time with the past experience. The study brings light in various segment, they are, To gain new and valid ideas

CHAPTER – 2

REVIEW OF LITERATURE

2.1 REVIEW OF LITERATURE

- ▶ Treynor, Jeck L. (1965), —How to Rate the Management of Investment Funds Harvard Business Review, NAV 2007
- ▶ Bala Ramasamy, Mathew C.H., have examined the growth in terms of size and choice, in the Mutual Funds industry among emerging markets has been impressive. The papers give you an idea about future market of Mutual Fund, Also highlight tax benefit received to invest in Mutual Fund.
- ▶ Narayanasamy R. and Rathnamani V (2013) in an article “Performance Evaluation of Equity Mutual Funds (on selected Equity Large Cap Funds)” from International Journal of Business and Management Invention have mentioned that all funds performed well during the period under study despite volatility in the market. The fall in NIFTY during the year 2011 impacted the performance of all selected mutual funds. In order to ensure consistent performance of mutual funds, investors should also consider statistical parameters like alpha, beta, standard deviation besides considering NAV and total return.
- ▶ Santhi N.S. and Gurunathan K. (2013) in the article “The growth of Mutual Funds and Regulatory Challenges” from Indian Journal of Applied Research have mentioned that as mutual fund industry has grown tremendously over past few years, Regulators are keeping close watch on any potential impact of mutual fund products on financial stability and market volatility. The growth of mutual funds has been accompanied by innovative products and servicing methods.

- ▶ Jani D and Jain R (2013) in an article “Role of Mutual Funds in Indian Financial System as a Key Resource Mobilizer” from Abhinav Journal (International Monthly Referred Journal of Research in Management & Technology) have reiterated that since fundamentals of Indian economy are relatively strong, the economy will be on a successful path in the coming year. As economy grows, Mutual Funds are going to be key resource mobilizer for Indian financial system. Indian Mutual Fund industry is going to observe good growth rate in near Future.

- ▶ Nair R K (2014) in the article “Indian Mutual Fund Market – A tool to stabilize Indian Economy” from International Journal of Scientific and Research Publications has reiterated that a Mutual fund is a powerful tool to stabilize Indian economy. The products of mutual funds are playing a vital role in mobilizing scattered savings among investors and channelize these funds to infrastructural development of the country. The banks and Financial Institutions are also playing a crucial role by promoting mutual fund business in the country.

CHAPTER – 3 RESEARCH METHODOLOGY

3.1 RESEARCH METHODOLOGY

The examination approach is one of the primary parts of extremely research. This clarifies how the analyst leads this undertaking. The word examination demonstrates the mode or the method for fulfilling an end. The cutting edge world is loaded with experimental creations and looks for an investigative viewpoint to everything. Any experimental methodology ought to have a technique or diagram to be taken after to accomplish a specific objective. Through methodological, methodical strategy, we can consider exactness and an obvious conclusion. There is no order without a philosophy. The approach received in this study is talked about beneath to sum things up.

DATA COLLECTION

Data collection is one of the most important aspects of research. The information in tough research methodology must be accurate and relevant. The data collection method can be classified into two methods.

PRIMARY DATA

Questionnaire method have been used as a tool for a data collection in this research.

SECONDARY DATA

Secondary data means data that are already available i.e., they refer to data which has already been collected and analysed by someone else. The secondary data for the study was collected from book, company websites, magazines and other sources. Sample size: 71 questionnaire preparation The basic requisite of any research study is the appropriate data which can be collected with the help of a schedule or questionnaire. With the help.

ANALYTICAL TOOLS

PERCENTAGES

Percentages allude to a specific kind of extent. Parts are utilized as a part of drawing examinations between two or more arrangement of information. Percentages are utilized to portray connections, it is communicated as.

$$\text{Percentage} = (\text{no of employees} / \text{total no of employees}) 100$$

TABLES:

Tables are sensible presentations of data for straightforward perception of relative positions that is not by and large possible with clear words or numbers. The forms of chart generally used as a business' division data presentation are: Bar and pie.

BAR CHARTS:

The bar chart is frequently utilized for presentation of subjective information. The information can be relentless or discrete data, which are plotted against discrete data intervals. The vertical bar diagram, moreover called visual chart where the length or tallness of the troubadour address the numerical rough guess of the event or estimation. Width or fissure between the bars is of no vitality to the bar layout data, notwithstanding they are uniform in a diagram.

CHAPTER – 4

DATA ANALYSIS AND INTERPRETATION

Table No. 1: Age wise classification of respondents

1. What is your age?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 24	64	90.1	90.1	90.1
	25 to 34	6	8.5	8.5	98.6
	45 to 54	1	1.4	1.4	100.0
	Total	71	100.0	100.0	

INTERPRETATION

From the above table it can be inferred that 90.1% of the respondents are between age group of 18 to 24, 8.5% of the respondents are between age group of 25 to 34 and 1.4% of respondents are between age group of 45 to 54

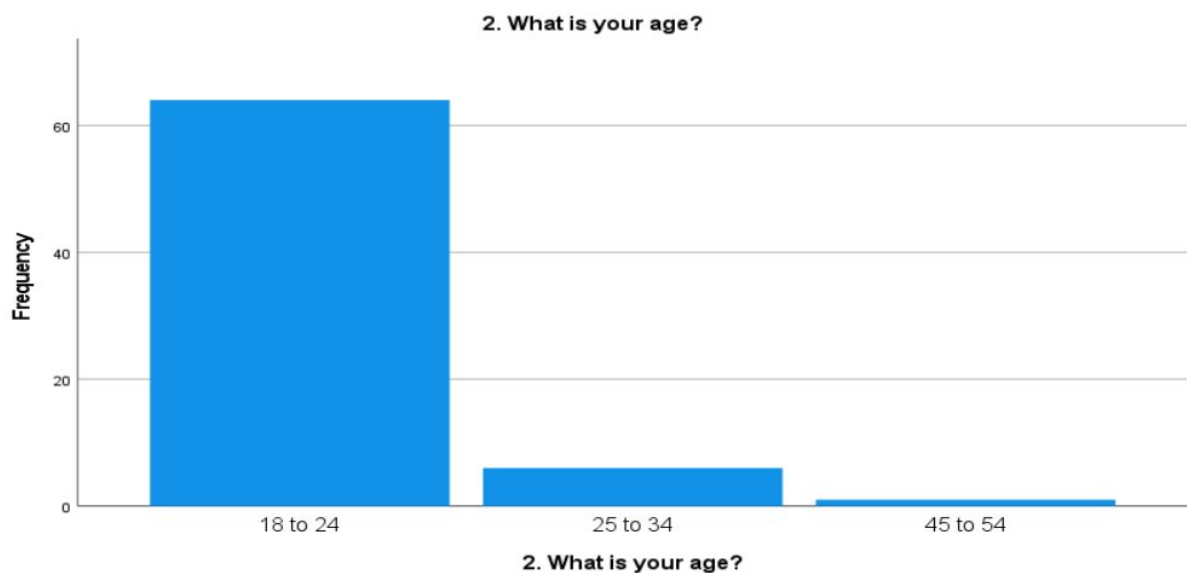


Table No. 2: Gender classification of respondents

2. Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	16	22.5	22.5	22.5
	Male	55	77.5	77.5	100.0
	Total	71	100.0	100.0	

INTERPRETATION

From the above table it can be inferred that 22.5% of the respondents are female, 77.5% of the respondents are male.

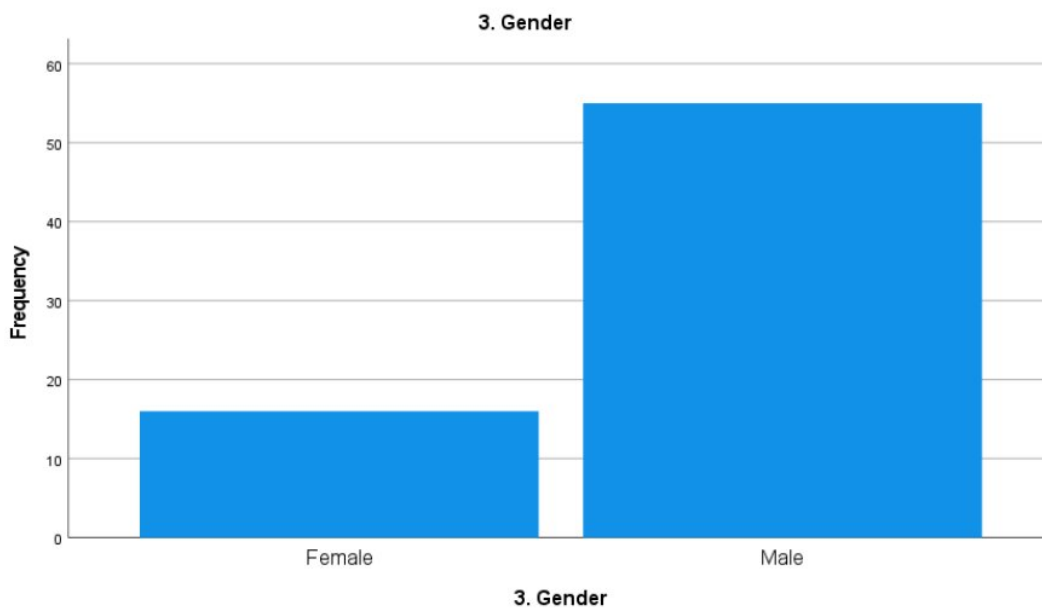


Table No. 3: qualification of respondents

3. Qualification

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Other	4	5.6	5.6	5.6
	Pg.	26	36.6	36.6	42.3
	Ug	41	57.7	57.7	100.0
	Total	71	100.0	100.0	

INTERPRETATION

From the above table it can be inferred that 57.7% of the respondents have qualification of UG, 36.6% of the respondents have qualification of PG and the rest 5.6 % of the respondents say they belong to others category.

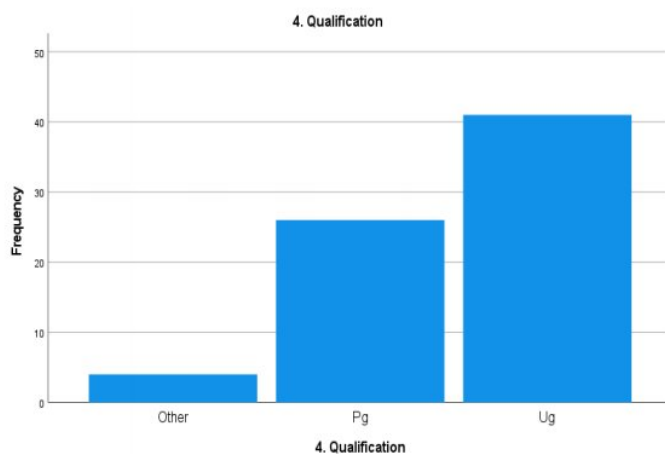


Table No. 4: Have you invested in mutual funds?

4. Have you invested in mutual funds?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	38	53.5	53.5	53.5
	N	33	46.5	46.5	100.0
	Total	71	100.0	100.0	

From the above table it can be inferred that 53.5% of the respondents have not invested in mutual funds, 46.5% of the respondents have invested in mutual funds.

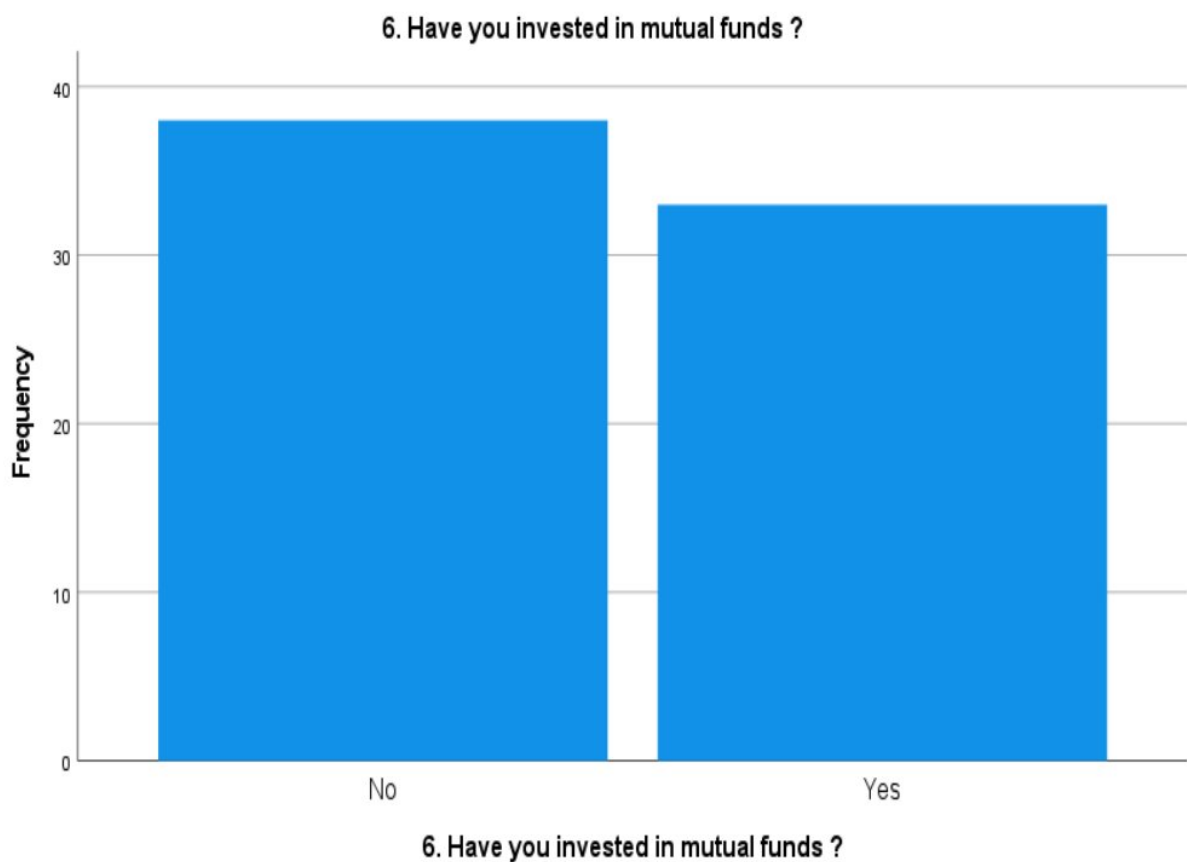


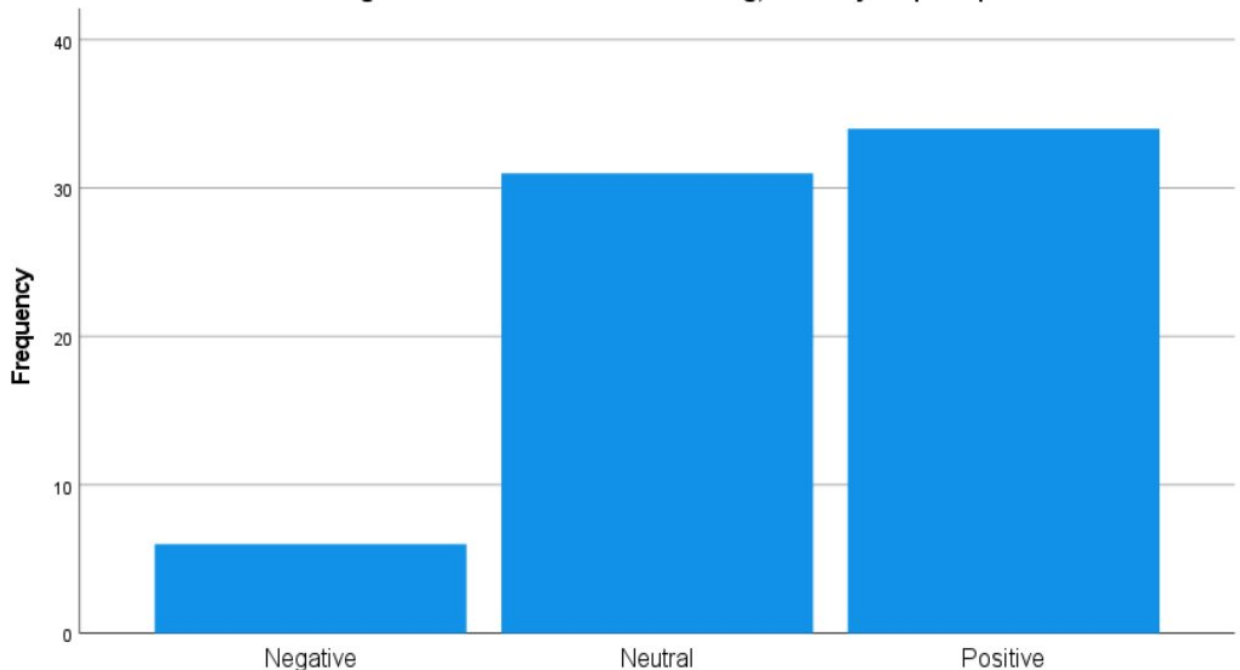
Table No. 5: When thinking of the Mutual funds and investing, what is your perception?

5. When thinking of the Mutual funds and investing, what is your perception?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Negative	6	8.5	8.5	8.5
	Neutral	31	43.7	43.7	52.1
	Positive	34	47.9	47.9	100.0
	Total	71	100.0	100.0	

From the above table it can be inferred that 57.7% of the respondents have qualification of UG, 36.6% of the respondents have qualification of PG and the rest 5.6 % of the respondents say they belong to others category

7. When thinking of the Mutual funds and investing, what is your perception?



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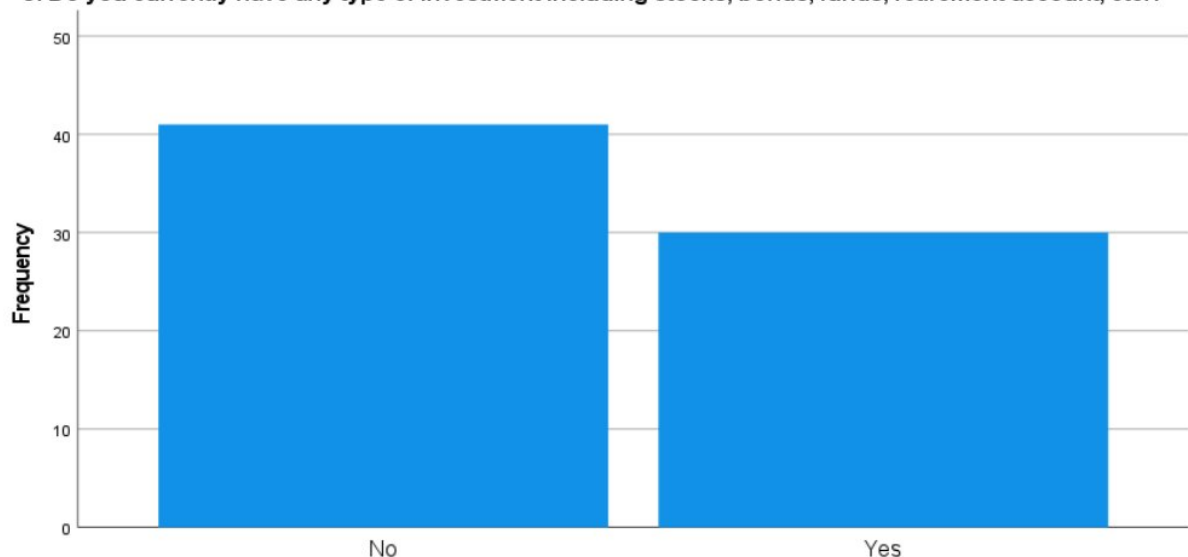
Table No. 6: Do you currently have any type of investment including stocks, bonds, funds, retirement account, etc.?

6. Do you currently have any type of investment including stocks, bonds, funds, retirement account, etc.?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	41	57.7	57.7	57.7
	Yes	30	42.3	42.3	100.0
	Total	71	100.0	100.0	

From the above table it can be inferred that 57.7% of the respondents have said that, they don't have any type of investment including stocks, bonds, funds, retirement account, etc. 42.3% of the respondents have any type of investment including stocks, bonds, funds, retirement account, etc.

9. Do you currently have any type of investment including stocks, bonds, funds, retirement account, etc.?



9. Do you currently have any type of investment including stocks, bonds, funds, retirement account, etc.?

Table No. 7: Would you be interested in learning more about investing for yourself?

7. Would you be interested in learning more about investing for yourself?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maybe	20	28.2	28.2	28.2
	No	3	4.2	4.2	32.4
	Yes	48	67.6	67.6	100.0
	Total	71	100.0	100.0	

From the above table it can be inferred that 28.2% of the respondents may be interested in learning more about investing for themselves ,4.2% of the respondents are not interested in learning more about investing for themselves and 67.6% of respondents are very much interested in investing for themselves.

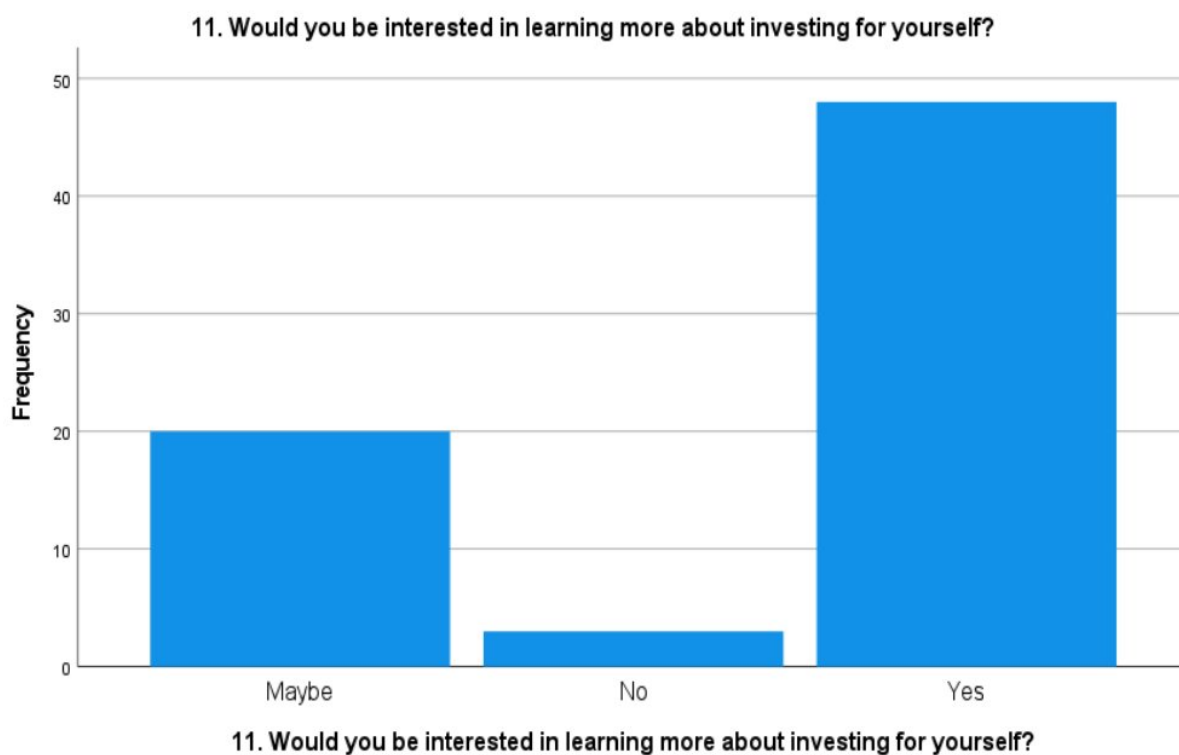


Table No. 8: What is your primary objective for investment in mutual funds?

8. What is your primary objective for investment in mutual funds?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Capital Appreciation	5	7.0	7.0	7.0
	Don't know	12	16.9	16.9	23.9
	Prevention of Principal	13	18.3	18.3	42.3
	Regular Income	18	25.4	25.4	67.6
	The company will return your original investment to you with interest	4	5.6	5.6	73.2
	You have lent money to the company	2	2.8	2.8	76.1
	You own a part of the company	17	23.9	23.9	100.0
	Total	71	100.0	100.0	

From the table it can be inferred that 7% of respondents primary objective is capital appreciation, 16.9% of respondents said they don't know. 18.3% respondents say their primary objective for investment in mutual funds is prevention of principal, 25.4% say regular income is their primary objective for investing in mutual funds. 2.8% of respondents say they have lent money to the company and 23.9% of respondents say that they own a part of the company.

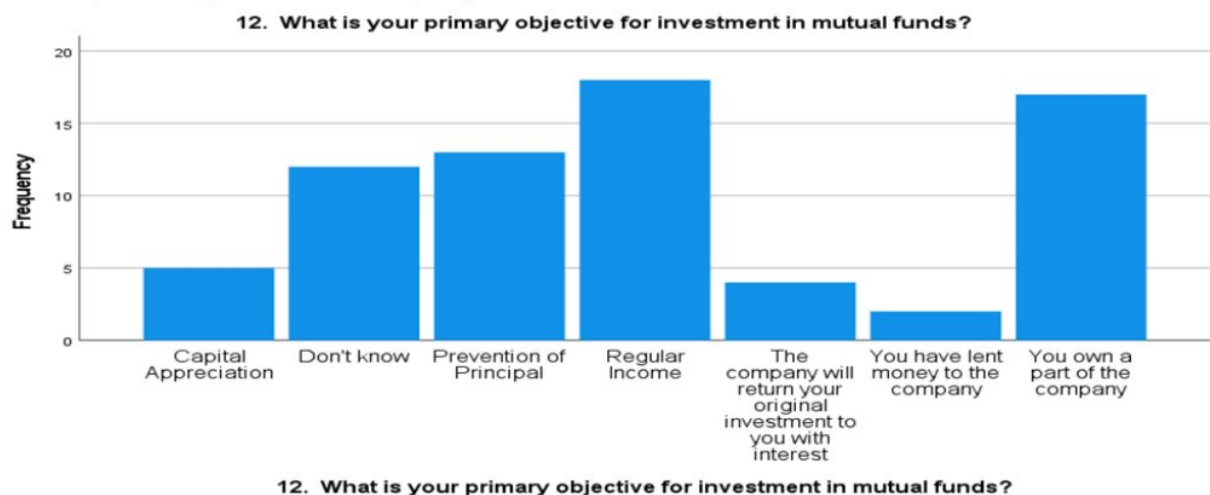


TABLE No : 9

9. What source do you prefer before investing in mutual funds?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Broker / Agent Recommendation	13	18.3	18.3	18.3
	Buying and selling at the same price	3	4.2	4.2	22.5
	Buying high and selling low	3	4.2	4.2	26.8
	Buying low and selling high	29	40.8	40.8	67.6
	Financial Advisor	6	8.5	8.5	76.1
	Friend / Relatives Suggestions	14	19.7	19.7	95.8
	Own Research / Knowledge	3	4.2	4.2	100.0
	Total	71	100.0	100.0	

INTERPRETATION:

recommendation, 4.2% of respondents preferred buying and selling at the same price, 4.2% of financial advisor, 19.7% of respondents preferred friend/relatives suggestions and 4.2% respondents preferred their own research/knowledge respectively. From the table, it can be inferred that 18.3% of respondents preferred broker/agent

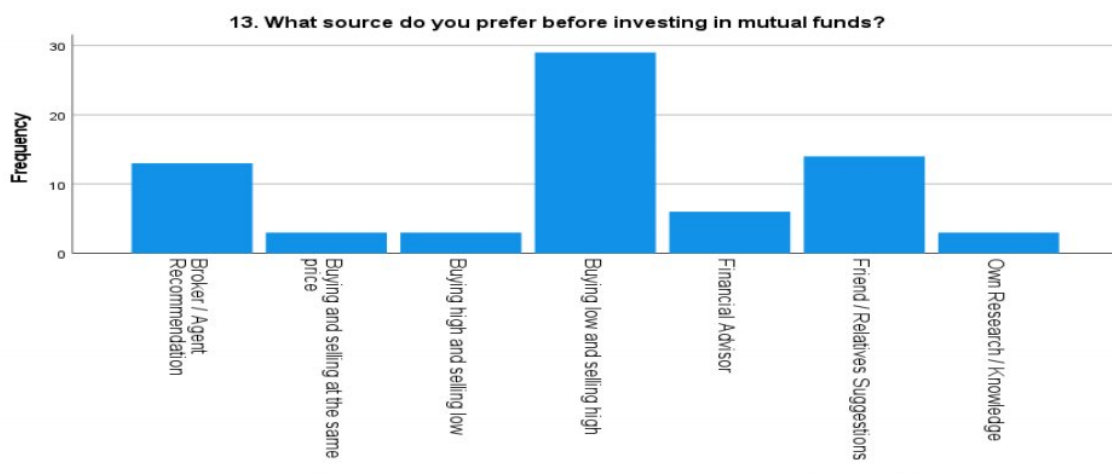


TABLE 10:**10. Do you think Financial Literacy is mandatory for investing in mutual funds?**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	10	8	11.3	11.3	11.3
	5	9	12.7	12.7	23.9
	7	6	8.5	8.5	32.4
	8	12	16.9	16.9	49.3
	Highly Disagree	1	1.4	1.4	50.7
	Neutral	13	18.3	18.3	69.0
	Strongly Agree	22	31.0	31.0	100.0
	Total	71	100.0	100.0	

INTERPRETATION:

From the above table is evident that 11.3 %, 12.7%, 8.5%, 16.9% respondents think Financial Literacy is mandatory for investing in mutual funds respectively.1.4% of respondents highly disagreed that financial literacy is mandatory for investing in mutual funds.18.3% of respondents said they are neutral between disagreeing and agreeing financial literacy and 31% of respondent strongly agreed that financial literacy is mandatory.

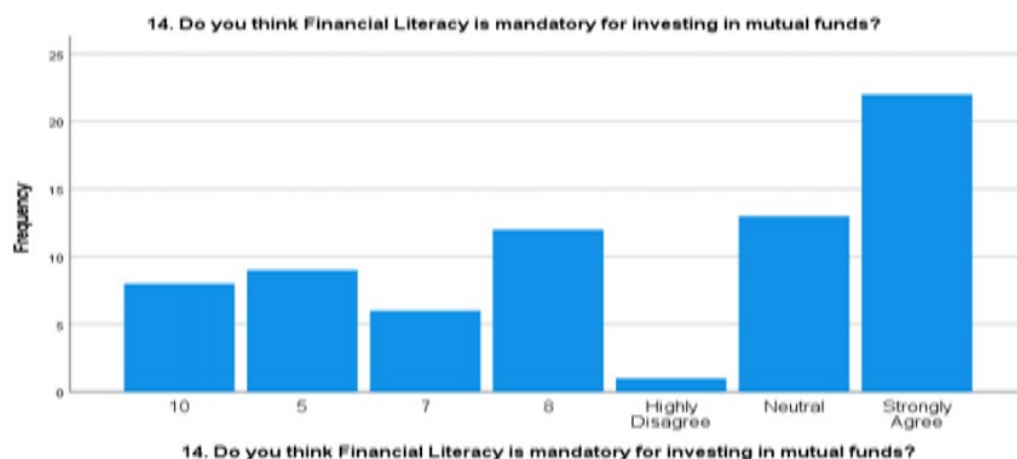


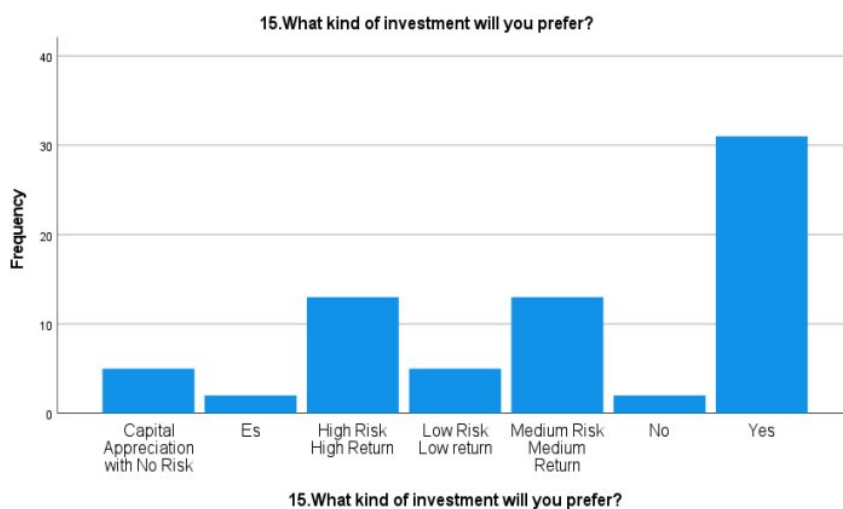
Table No. 11: What kind of investment will you prefer?

11. What kind of investment will you prefer?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Capital Appreciation with No Risk	5	7.0	7.0	7.0
	Es	2	2.8	2.8	9.9
	High Risk High Return	13	18.3	18.3	28.2
	Low Risk Low return	5	7.0	7.0	35.2
	Medium Risk Medium Return	13	18.3	18.3	53.5
	No	2	2.8	2.8	56.3
	Yes	31	43.7	43.7	100.0
	Total	71	100.0	100.0	

INTERPRETATION:

From the table it is inferred that 7 % of respondents preferred capital appreciation with no risk.2.8%, 18.3% ,7% of respondents preferred Es,High risk high return, low risk low return and medium risk medium return respectively.2.8% of respondents said no and 43.7% of respondents said yes respectively.



Chi square:

Crosstab

		11. Would you be interested in learning more about investing for yourself?	Maybe	No	Yes	Total
OV5	3. Gender	0	0	0	0	0
	Female	0	5	2	9	16
	Male	0	15	1	39	55
Total			20	3	48	71

Chi-Square Tests

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	75.864 ^a	6	<.001
Likelihood Ratio	13.670	6	.034
N of Valid Cases	71		

a. 9 cells (75.0%) have expected count less than 5. The minimum expected count is .01.

Symmetric Measures

		Value	Approximate Significance
Nominal by Nominal	Contingency Coefficient	.716	<.001
N of Valid Cases		71	

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- The sample was normally distributed with males constituting 77.5% of the sample and women constituting 22.5%. The majority of the respondents were relatively under graduate with 57.7% less than, and post graduate 36.6% and 5.6% with employees.
- Most of the respondents say they have not invested in mutual funds
- Most of the respondents say that thoughts on mutual funds are positive
- Most of the respondents felt that investing in fixed deposits are profitable
- Most of the respondents say that they haven't any kind of investments in stocks, bonds etc..
- Most of the respondents say that they have interested in learn about the mutual funds
- Most of the respondents said that they primary objective of investment is for regular income

5.2 SUGGESTION

- No-load funds help you keep down costs while investing, maximizing your returns.
- Aggressive mutual funds and sector funds can help you diversify, reduce risk, and keep your portfolio growing.
- Learn how to allocate different assets to keep your portfolio performing, such as using bonds and bond funds.

5.3 CONCLUSION

Every investment is inherently connected with risk. Its existence and diversity among various types of investments is one of the driving forces behind the development of the capital market. The risk has also caused emergence and development of alternative investments. Flourishment of this segment of the market has also been influenced by periodical financial crises, which have been the driving force behind the search for investments that would allow investment portfolio diversification and would provide opportunities for profiting, even during price declines on the market. Alternative investments constitute an effective tool for risk diversification, however, they are not suitable for all investors. Institutional investors, including the banks, pension funds, large companies as well as individual investors within the wealth management sector, constitute a dominant group of the investors on the alternative investments market. Investors considering such investments should rely on their own preferences regarding the acceptable risk as well as on the entities acting as the trustees of the investors' assets. Often, it is the experience gained during management of own alternative investment portfolio, which allows verification and assessment of the acceptable level of the risk, definition of the maximum loss tolerance, and designation of achievable financial targets.

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DR.R.NARAYANASAMY

ANNEXURE

APENDIX-1 (QUESTIONNAIRES)

NAME

Your answer

1. Please enter your email address.

Your answer

2. What is your age?

18 to 24

25 to 34

45 to 54

above 55

3. Gender

Male

Female

Other:

4. Qualification

Ug

Pg

Other

5.how much will your monthly savings?

Your answer

6. Have you invested in mutual funds ?

Yes

No

7. When thinking of the Mutual funds and investing, what is your perception?

Positive
Negative
Neutral

8. which investment do you feel more profitable ?

fix deposits
mutual funds
equities
others

9. Do you currently have any type of investment including stocks, bonds, funds, retirement account, etc.?

Yes
No

10. What is the one topic on investing that you would love to know more about?

Your answer

11. Would you be interested in learning more about investing for yourself?

Yes
No
Maybe

12. What is your primary objective for investment in mutual funds?

Prevention of Principal
Capital Appreciation
Regular Income
Retirement Planning
Other:

13. What source do you prefer before investing in mutual funds?

Broker / Agent Recommendation
Friend / Relatives Suggestions
Financial Advisor
Own Research / Knowledge

14. Do you think Financial Literacy is mandatory for investing in mutual funds?

Strongly Agree
Neutral
Highly Disagree

15.What kind of investment will you prefer?

High Risk High Return
Medium Risk Medium Return
Low Risk Low return
Capital Appreciation with No Risk

16.what is the main objective of mutual funds?

risk
tax benefits
capital appreciation
return

17.primary goal of your investment?

