

A Study About The Awareness Level Of Mutual Fund Investment Among Investors

Josbeena Johnson

Assistant Professor, MES Asmabi College, P. Vemballur

Abstract:

Mutual Funds provide a platform for a common investor to participate in the Indian capital market with professional fund management irrespective of the amount invested. The Indian mutual fund industry is growing rapidly and this is reflected in the increase in Assets under management of various fund houses. Mutual fund investment is less risky than directly investing in stocks and is therefore a safer option for risk averse investors. Monthly Income Plan funds offer monthly returns and invest majorly in debt oriented instruments with little exposure to equity. In this study, it is discussed about the mutual fund awareness level among the investors. For analysing the impact of knowledge and awareness of mutual fund done through SPSS, one way ANOVA analysis has been made. Hence, this study is made to evaluate the knowledge, general and variable effects about the investors' perception and performance of investment avenues.

Keywords: Mutual Fund, Investors, awareness, knowledge, Returns & Risk,

Introduction:

The present situation is of innovative investment. Investor are suitable for innovative investment as well as more attentive for cashless transactions, online banking, online shopping, online investment etc, feeling autonomous for Investment related matters. In related to investment previously Bank saving as well as saving account, Public Provident Fund through bank and post offices was the most suitable options for the investors. But now investors are more informative as compare to previously and investing in different areas for diversification of their investment. In the present situation mutual fund investment are the important investment methods as compared to other options. Through mutual fund investment, we can get the indirect communication with capital market. The mutual funds can be choosing on the basis of different preferences like investor age, investor financial situation, investor risk capacity and what short of return investor looking from mutual fund