

**INVESTORS PERCEPTION TOWARDS INVESTMENT IN MUTUAL FUND AND
EQUITY**

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Abstract

Mutual funds and equities are important investment tool in which people with same investment goals come closer to increase their investment. Every part of any investment schemes shows the ratio of investor that is unit holder. Increase or decrease in value of investment is show in Net Asset Value (NAV) of particular scheme which is announced by the mutual funds timely. Schemes of mutual fund are managed by company asset management. Different financial groups and institutions and banks sponsors in the AMC (asset management company) either individual or in joint ventures with different esteemed foreign investors.

In today's competitive and growing financial world mutual fund and equity is important investment tool. Bonds, equity shares, various fixed income instruments and derivatives have informative and mature market. Fluctuations in the prices of these tools are influence by global events which occurs throughout the world. Every person does not have proper knowledge, skills, ability and time to follow up investments and to understand factor that affected their investment decisions. A person also faces difficulties in keeping follow up of his investment brokerage ownership of mutual fund and transaction of banks etc. Before investing, investor should know "where to invest and where not to".

Though this paper researcher research on investor's preferences between equity and mutual fund. Which one is more beneficial for investors and for the growth of our economy. For this research researcher adopt primary and secondary database study.

KEYWORD- Mutual Fund, Equity, Investors Perception.

Introduction

Customer perception means customer point of view about a product or services. Customer perception refers to the mindset of the people for a product. Mutual fund is a tool of investment in which shareholder and people invest their money to get the higher return. Invest in mutual fund is easy rather than buying and selling of stock. Customer/investors can invest in different types of mutual fund that is open ended funds, close ended funds, income funds and balance funds. Equity refers that the value of share which is issue by the company. Equity means ownership. It is the difference between the assets and liabilities.

Literature Review

Before investing investors should be careful regarding investment decisions because they want higher return at minimum risk which is impossible. Risks are attached with equity and mutual fund higher the risk higher will be the return.

“Mutual funds are investment options where in the money from several investors is pooled in by an Asset Management Company (AMC) and invested in different instruments such as debt, equity, securities and money market.”

According to Black et al. (2006) he studied about customer perceptions towards equity and mutual fund. He analyze that customer gender, lifestyle, attitude, education, plays an important role in investment decisions.

Kaplan and Garrick (1998) he analyzed that equity and mutual fund are uncertain in nature. Image of product and organization plays an important decision in investing in equity and mutual fund.

Sayamasunder (1998) according to this study brokers play a vital role in providing information to customers/investors regarding investment in equity and mutual funds and influence their buying behavior.

Objectives

- ✓ To know the perception of investors about equity and mutual funds of Reliance.
- ✓ To know the productivity of equity and mutual funds from investors point of view.

Research Methodology

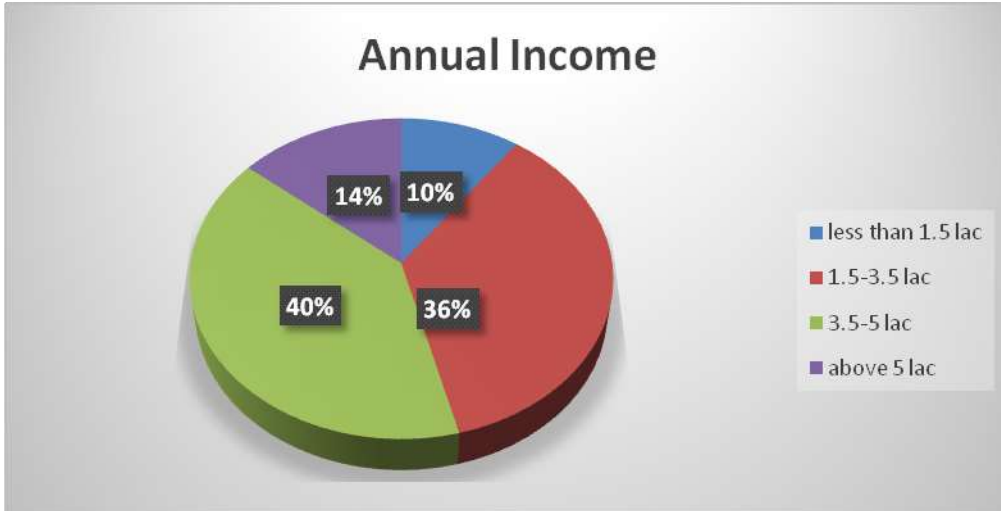
Data type	Primary and secondary data
Sampling unit	Investors
Sampling type	Convenience sampling
Sample size	50
Research tool	Questionnaire
Type of research	Descriptive research
Data collection method	Questionnaire
Area	Market

Data Analysis

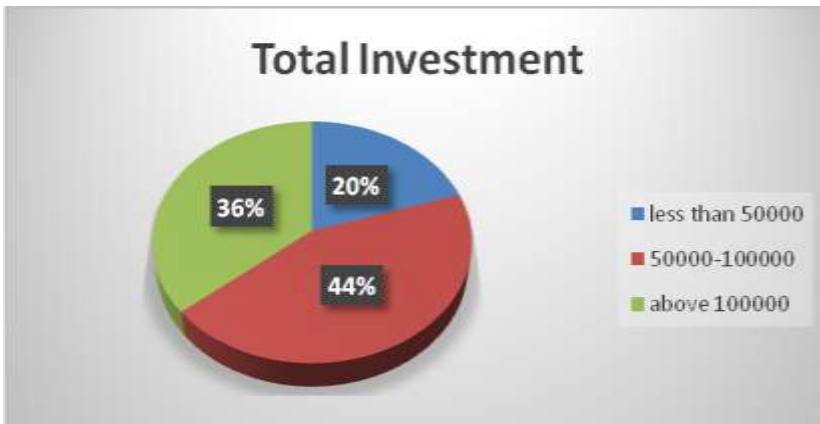
Q1: What is your occupation?



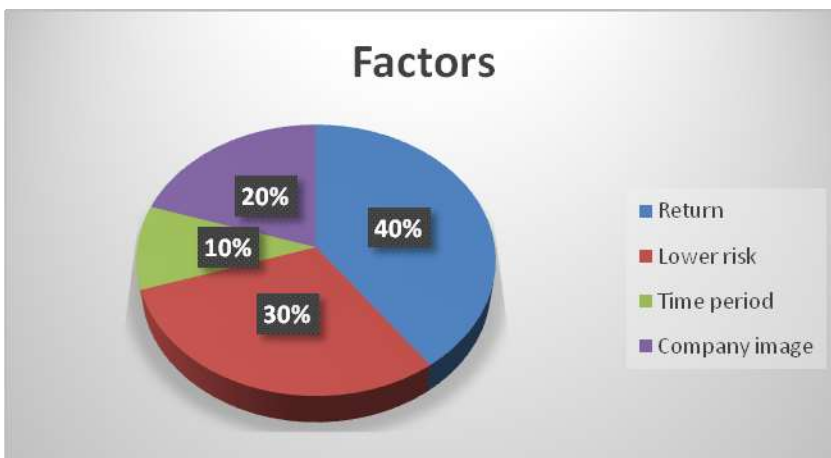
Q2: What is your annual income?



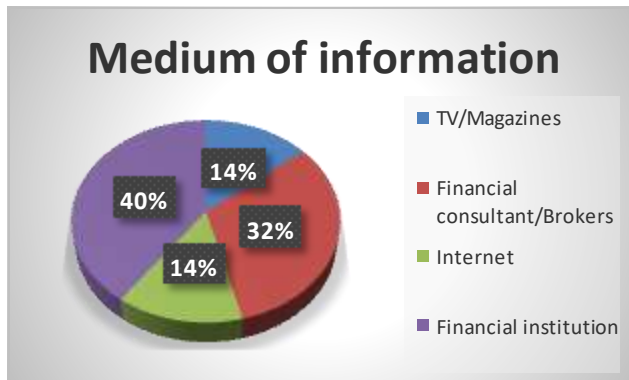
Q3: What is your total investment?



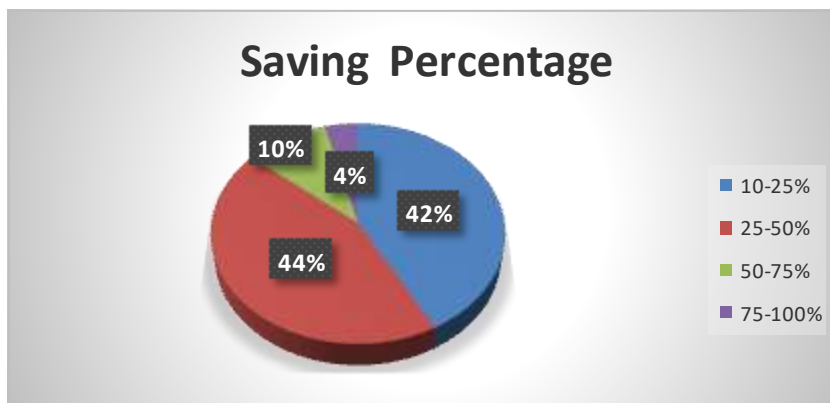
Q4: What are the factors that you consider most before making investment?



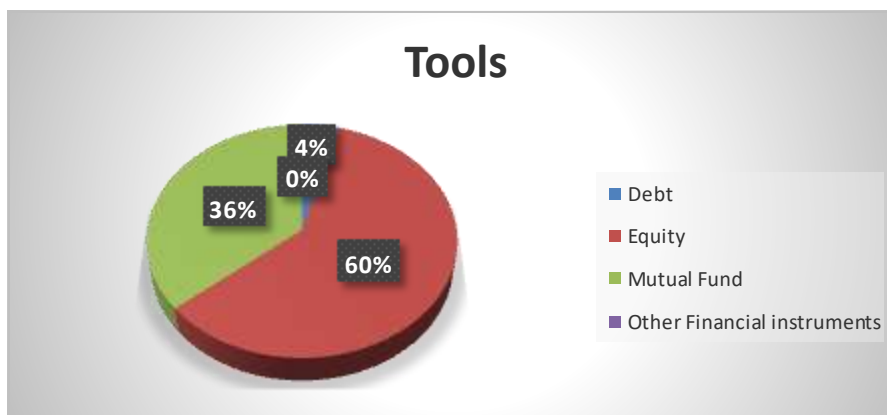
Q5: What is the medium of getting information regarding current position of mutual fund and equity schemes?



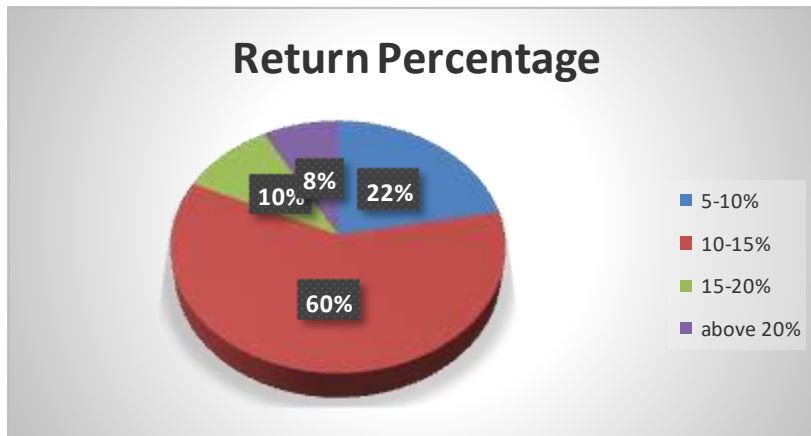
Q6: What is your percentage of saving towards investment?



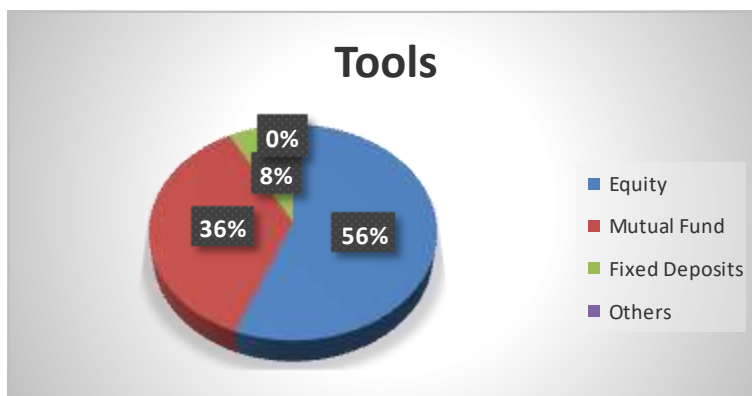
Q7: Where would you like to invest?



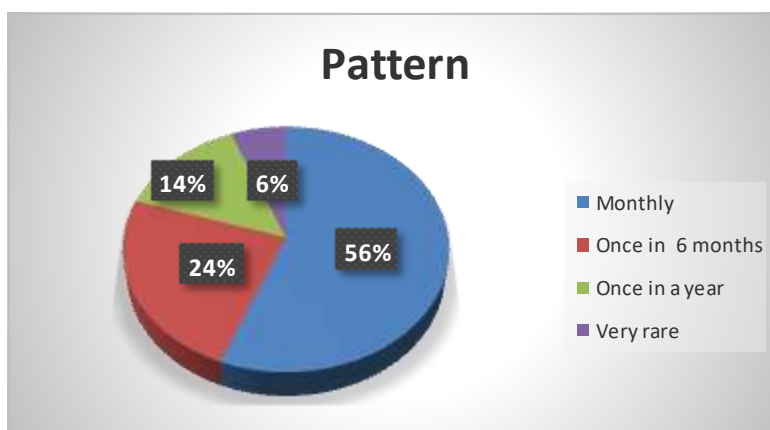
Q8: What percentage of return you are expecting from your investment?



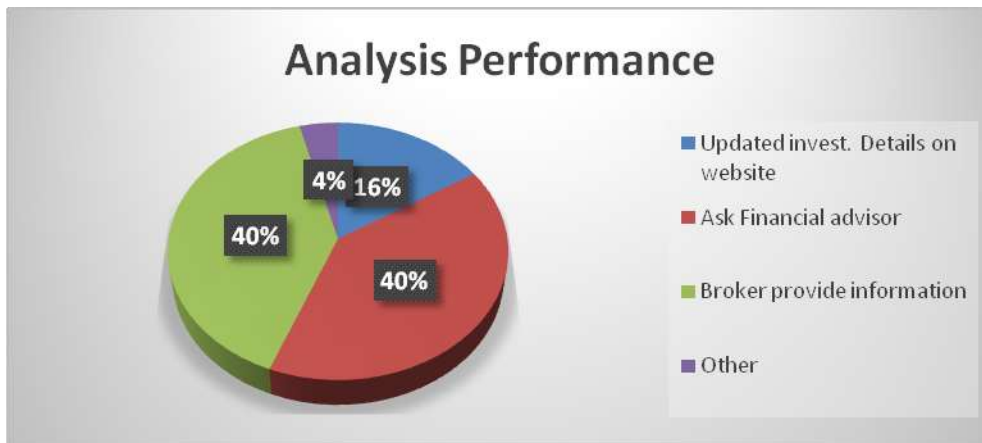
Q9: According to you which financial tool is more profitable?



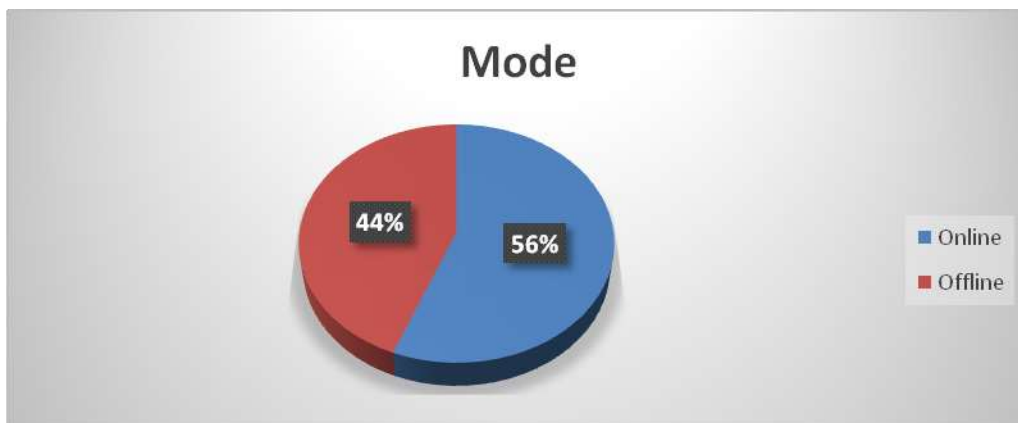
Q10: What is your investment pattern towards equity and mutual fund?



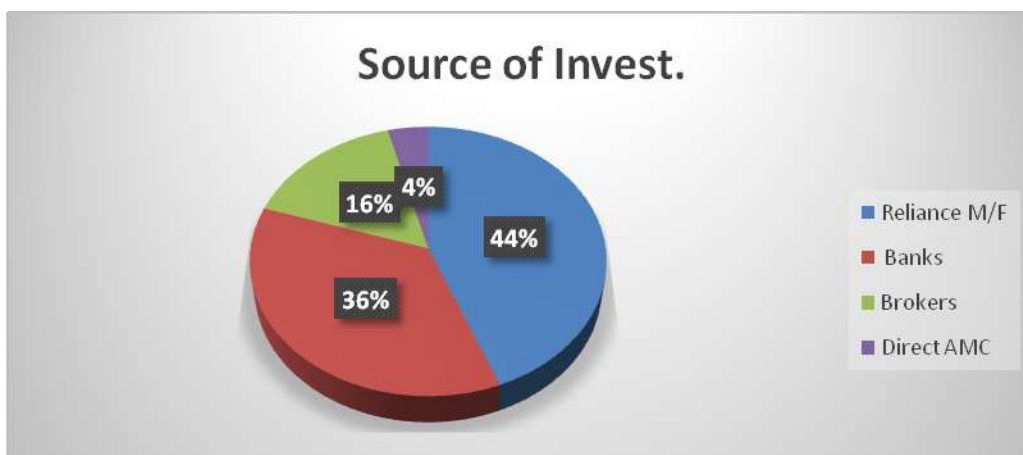
Q11: How do you analyze the growth rate of your investment?



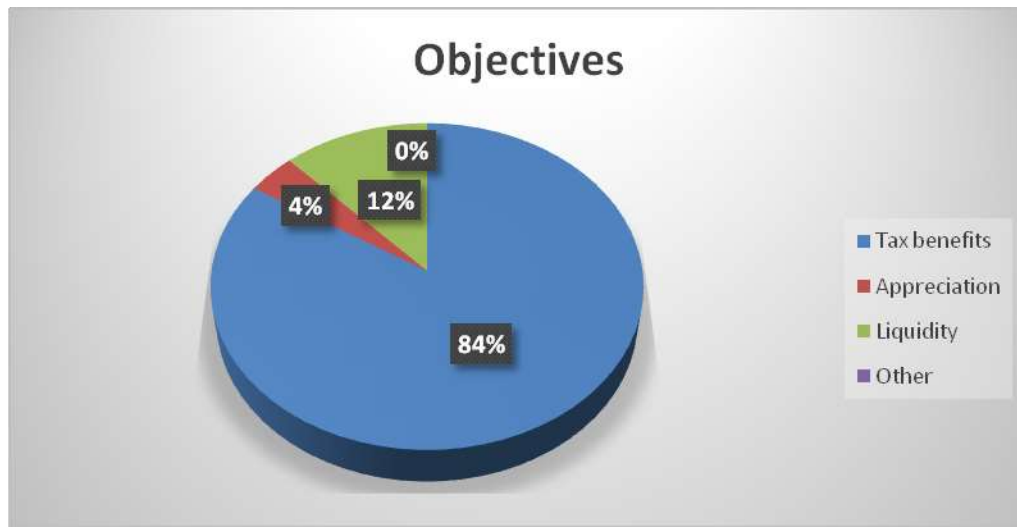
Q12: which mode of investment do you prefer?



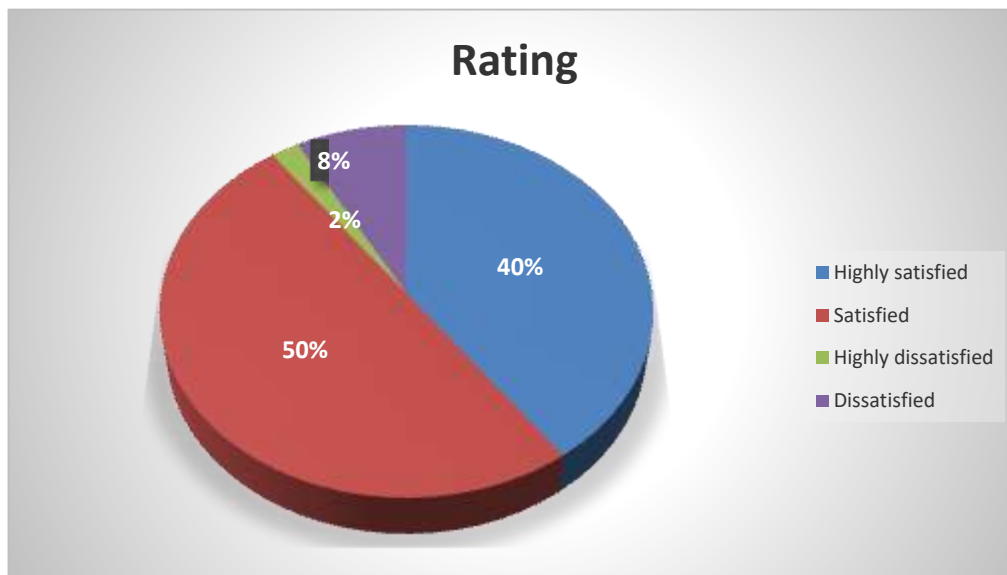
Q13: Which source of investment you adopt while investing in mutual fund and equity?



Q14: What is your investment objective?



Q15: how do you rate reliance on the basis of return?



Findings

- ✓ This research paper shows that investors' perception plays an important role while investing in mutual fund and equity.
- ✓ Proper knowledge and information and good brokers is important for investing in mutual fund and equity.
- ✓ This study proves that investors invest more in equity rather than mutual fund.

Conclusion

This research has analyzed the main parameters of mutual fund and equity namely liquidity market share and rate of return.

This study is more concern to find out the performance of equities and mutual fund.

Limitation

- ✓ Lack of awareness toward equity and mutual fund.
- ✓ Lack of trust on brokers.
- ✓ Lack of confidence due to risk factor.

Suggestions

- ✓ Investors should gather adequate information regarding mutual fund and equity before investing.
- ✓ Should analyze all the risk factors and performance and position of the investment plans.

References

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