

Study on factors influencing the Indian mutual fund investors

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ABSTRACT

In today's volatile market environment, mutual funds are looked upon as a transparent and low cost investment vehicle, which attracts a fair share of investor attention helping spur the growth of the industry. The study is conducted to bring out insights on awareness of investors towards mutual fund schemes and factors influencing the investors in selection of fund and realized returns. The study revealed that level of investment in mutual funds has no direct bearing on the rate of return, but level of risk taken by the investors has a direct bearing on the rate of returns and there is deviation between expected equity returns and actual equity returns obtained by the mutual fund investors. Based on the above approach, it can be noted that investors ought to be cautious in selecting the schemes, sectors and various asset management companies. Mutual fund industry which has enormous growth, if better controlled by market regulators with their strict regulations, the resources can be better allocated in an emerging market economy.

KEY WORDS : Mutual fund investors, Asset management companies, Mutual fund

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