

“A STUDY ON RISK FACTORS AND PEOPLE/INVESTORS PERCEPTION TOWARDS MUTUAL FUNDS”

By

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In partial fulfilment of the requirements for the award of the degree of

MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

INTERNAL GUIDE

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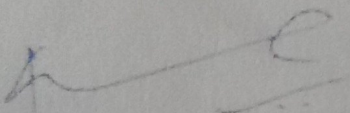
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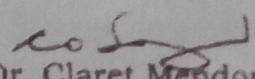
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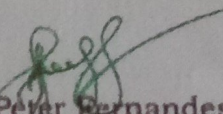
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CERTIFICATE

This is to certify that **NARAYANASWAMY G H** bearing USN **4AL19MBA38**, is a bonafide student of PG Department of Business Administration of Alva's Institute of Engineering and Technology, Mijar, affiliated to Visvesvaraya Technological University, Belagavi. The project report titled "**A STUDY ON RISK FACTORS AND PEOPLE / INVESTORS PERCEPTION TOWARDS MUTUAL FUNDS**" is prepared by him under the guidance of Dr. Vishnu Prasanna K N, Professor, PG Department of Business Administration in partial fulfillment of the requirements for the award of the degree of Master of Business Administration of Visvesvaraya Technological University, Belagavi, Karnataka.


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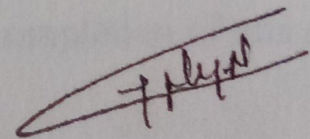
DECLARATION

I, Narayanaswamy G H Bearing USN No: 4AL19MBA38 student of Master Of Business Administration (MBA), Alva's Institute of Engineering and Technology, Moodbidri, hereby declare that the Project report entitled "**A Study on Risk Factors and People/ Investors Perception towards Mutual funds**" has been prepared by me under the guidance of Dr. Vishnu Prasanna KN, Professor, Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar, Moodbidri.

I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of Six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Date: 24-07-2021

Place: Moodbidri



Narayanaswamy G H

USN: 4AL19MBA38

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Place: Moodbidri

Narayanaswamy G H

Date: 24-07-2021

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Executive summary

Mutual funds pool money from different investors and invest in different investment sources like stocks, shares, bonds etc. A professional fund manager manages these and returns are paid in form of dividends. Some schemes assured fixed returns that are less in risk and some offer dividends based on the market fluctuations and prices. Mutual funds have to be subscribed in units and the purchase or sale is dependent on NAV (Net Asset Value), taking into consideration the exit and entry load factors into account.

This project undertaken deals with 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 project dealt with different investment options, which people prefer along with and apart from mutual funds.

This project is undertaken to help the investors in analyzing the performance of their investments in mutual funds. It has been carried out to give performance analysis of joint fund, which provides a maximum possible return. According to the three different performance measures, the fund's risk and return are determined: Sharpe's Ratio, Tenor's ratio, and Jensen's Measure.

The methodology for carrying out the project was straightforward: through secondary data obtained from various mediums like the Internet, Fact sheets of the Funds, Business Magazines, etc., the analysis of mutual funds has been done concerning its multiple parameter.