

Project report on

**“A STUDY ON AWARENESS OF LIQUID FUNDS AMONG RETAIL
INVESTORS IN MANGALORE CITY”**

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Submitted to



VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION

Under the guidance of

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PG DEPARTMENT OF BUSINESS ADMINISTRATION

ALVA'S INSTITUTE OF ENGINEERING & TECHNOLOGY

SHOBHAVANA CAMPUS, MIJAR, MOODBIDRI.

July 2020-21



Date:-1/06/2021

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Ms. Reema Venisha Mendonca(4A1.19MBA60) a student of MBA at Alva's Institute of Engineering and Technology, Mijar, affiliated to VTU University, has successfully completed her internship at our Mangalore branch, from 22nd Feb 2021 to 03rd April 2021.

I have read the internship report entitled "A Study on Awareness of Liquid funds among retail investors in Mangalore city" which embodies the original work done by that Ms. Reema Venisha Mendonca during her above internship period in my department and during the course of her project we found that Ms. Reema Venisha Mendonca to be hard working with good character and conduct. We wish her all the best in future endeavors.

Regards,

Authorized Signature





ALVA'S INSTITUTE OF ENGINEERING AND TECHNOLOGY

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CERTIFICATE

This is to certify that **REEMA VENISHA MENDONCA** bearing USN **4AL19MBA60**, 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 AWARENESS OF LIQUID FUNDS AMONG RETAIL INVESTORS IN MANGALORE CITY**" is prepared by her under the guidance of Mr. Neeraj S Rai, Assistant 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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Signature of Internal Examiner
Name & affiliation

Signature of External Examiner
Name & affiliation

DECLARATION BY THE STUDENT

I, Reema Venisha Mendonca, hereby declare that the Project report entitled "A study on awareness of liquid funds among retail investors in Mangalore city" with reference to Geojit Financial Services Ltd. Mangalore prepared by me under the guidance of Mr. Neeraj Rai, Assistant professor, PG Department of Business Administration, Alva's Institute of Engineering and Technology, Mijar and external assistance by Mrs. Sheetal Sanli, Manager, Geojit Financial Services Ltd. Mangalore. I also declare that this Project work is towards the partial fulfillment of the university regulation for the award of degree of Master of Business Administration by VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAUM. I have undergone a summer project for a period of Six weeks. I further declare that this Project based on the original study undertaken by me and has not been submitted for the award of any other degree or Diploma from any other University or Institution.

Place: Mangalore
Date: 23-07-2021

Reema
Reema Venisha Mendonca
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I take this opportunity to thank all those who have rendered their valuable support to complete my research project. I would like to thank **Mrs. Sheetal Sanil**, Manager, **Geojit Financial Service Limited, Mangalore** for giving me an opportunity to do internship in the company. She always helped me and motivated me for completing this research project.

At this moment of accomplishment, I would like to thank **Dr. Peter Fernandes**, Principal AIET, Mijar. I express my deep sense of gratitude to my internal guide **Mr. Neeraj Rai**, Assistant Professor, Department of MBA, for constant support and advice and helped me to complete the research project successfully.

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Reema Venisha Mendonca

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EXECUTIVE SUMMARY

For any economy, financial sector is like a bread-earner. All the different projects and schemes of government may exist; trade between various countries may be planned; different nations may wish to invest in our nations and vice versa. For all these activities to take place there must be an intermediary to process them. Financial sector is one such facilitator, taking responsibility of money related operations.

Right from the advent of this particular sector, there have been many companies offering diversified services. There have been cases where companies in this sector have made prolific profits and brand names with its service to customers. Geojit is one such name falling in the category of successful financial service provider. This Kerala based company, started operations in the year 1986, has been making tremendous efforts to make the lives of people better, thereby creating important milestones. In its pursuit of financial inclusion, Geojit has established more than 500 offices nation-wide, serving 798000 clients with products and services like demat accounts, equities, derivatives, currency futures, e-insurance, IPO's, Portfolio management services, distribution of mutual funds and many more.

Mutual funds is an efficient platform to the public, which allows them to trade without much stress on them, as it is managed by experts of Asset Management Companies. In the category of Debt funds in Mutual funds, we have something known as Liquid funds. The meaning, characteristics and the advantages of liquid funds will be studied in the due course of this project. With its features, we understand that it serves as a great tool for short term investment tool, though not much popular among retail investors. Therefore, this study will be an attempt to thoroughly gain the knowledge of Liquid funds, and make use of statistical tools to study about the awareness of such instruments among the public.

After understanding the awareness levels of the investors, the project, spanning for about 6 weeks, will also attempt to give a comparison of Liquid funds with conventional avenues like Savings bank account, Current account and fixed term deposits. A proper analysis of the responses to the questionnaire will give us more details and the same will be used to give away suggestions to the company.