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A STUDY ON AWARENESS AND BEHAVIOURAL PATTERN OF TEACHING FACULTIES TOWARDS INVESTMENT IN MUTUAL FUNDS – WITH SPECIAL REFERENCE TO MUMBAI REGION

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ABSTRACT

The investment alternatives range from financial securities to traditional non-security investments. There are many Investment Avenues available in market, such as, Shares, Debentures, Fixed Deposits, PPF, NSC's, Insurance, Gold, Silver, Mutual Funds etc. When someone invest many factors influence their investment habit such as risk, return, liquidity etc. According to the recent article published in Economics Times, some of the top investment avenue Indian's look while investing includes Direct Equity, Equity Mutual Funds, Debt Mutual Funds, National Pension Funds etc. Mutual Funds, as the name suggests is a pool of funds put together mutually by several investors for a common financial goal. Through this paper the researcher intends to study the investment behaviour of the teaching faculties of Mumbai Region. The study includes investors demographic profile, their savings habit, investment avenues they prefer, their awareness about one of the major investment avenues in India i.e. Mutual Funds. The researcher concludes that there is a close association between investors investment habit and their awareness level about Mutual Funds. But, majority of them are aware only of specific schemes in which they are investing. The reason behind investing in Mutual Funds is not only avoiding risk even earning frequent returns, liquidity etc.

KEYWORDS: Investment, Investment Avenues, Mutual Funds, Risk, Return, AMC.

INTRODUCTION:

There is a say "Never Put all your Eggs in one basket", which is generally connected to the investment by the experts. The crux of the statement is, if the investors put all their savings in one investment alternative and if it fails in the market, then there is a chance of investors losing their entire savings. So, selecting a proper low risk and high return investment avenue is one of the major investment decisions. The investment alternatives range from financial securities to traditional non-security investments. There are many Investment Avenues available in market, such as, Shares, Debentures, Fixed Deposits, PPF, NSC's, Insurance, Gold, Silver, Mutual Funds etc. Investing in a proper investment avenue and earning a good return is an interesting and sometimes tedious task. When someone invest many factors influence their investment habit such as risk, return, liquidity etc. Considering all these factors generally investment decisions are taken.

"Some of the top investment avenue Indian's look while investing includes Direct Equity, Equity Mutual Funds, Debt Mutual Funds, National Pension Funds etc." quoted in an article "Top 10 investment options" - Economics Times, with which we can understand that Mutual Funds as an investment avenue place an important role in India.