



investment in mutual funds a study of small investors: in andhra pradesh, 1998

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Marketing experts believe that business should start from perception of the customers. If one rightly able to estimate the view or prospects of customer then he/she can enjoy monopoly power by one important feature viz., 'Product differentiation'. The starting point for business is customer mind and his mind set. The present study is a highly systematic and stylized analysis of retail investors' perceptions about mutual fund schemes and mutual fund organizations. The survey usefulness lies in providing some new insights into the retail investor's mind set, on which investors attitudes and preferences depend. The competition prevailed in Indian mutual fund industry with the introduction of private sector. The genesis of the mutual funds even though taken place in 70s still it is in infant position in mobilizing fund from small investors. Many problems are still unsolved in Indian Mutual Fund industry. Some of our findings may seem amazing but they are absolutely factual and objective. The researcher employed several innovative methods along with questionnaire method, for understanding the true perception of investor's. The role of intermediaries in the success of mutual funds is indispensable, so their ethical practices, quality of services, should be monitored by one or other. The study also focused on role of AMFI and SEBI in regulating practices of intermediaries. Still industry doesn't covered all segments of the markets, their presence is low in retail investors segment. Investment decisions are influenced by many factors from financial to psychological along with Behavioral. By introspective method no one understands or estimates or imagines or expect; what others are thinking? Why they are behaving like that? What factors influencing much while taking any kind of decisions especially financial or investment decisions? Michel E Porter developed a five forces theory; as per this the modern firms may face the threat of competition because of five major reasons. One is bargaining power of customers, second bargaining power of suppliers, third competitive rivalry with in industry, fourth threat of substitute products, and fifth threat of new entrants. With this back drop one can understand the role of Asset Management Companies (AMCs) to adopt policies or strategies to attract more number of retail customers. The present research study is undertaken to highlight analytically the perception and preferences of retail Mutual Fund investors, and there by suggest some measures to Asset Management Companies to plan for product proliferation which can suit to the needs of retail investors. This comprehensive volume is a humble attempt to study analytically "INVESTMENT IN MUTUAL FUNDS - A STUDY OF SMALL INVESTORS IN ANDHRA PRADESH, 1998 -2008" in their various dimensions in the total background of Mutual Funds. The total study has been divided into seven chapters viz., i. introduction ii. Research methodology iii. Profile of the Andhra Pradesh state iv. History and profile of Mutual Fund Industry in India and abroad v. Factors influencing investment decisions of retail investors. vi. Analysis and interpretation of the selected subject vii. Conclusion, findings and suggestions.

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