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1.1 INTRODUCTION

Investment is an important financial activity that helps individuals to save money and earn returns for future needs. In the present economic environment, people are becoming more aware of different investment avenues such as bank deposits, shares, bonds, insurance, real estate, gold, and mutual funds. Among these alternatives, mutual funds have gained greater importance because they provide professional fund management, diversification, liquidity, and the opportunity to invest with small amounts. Mutual funds collect money from many investors and invest it in different securities such as equity shares, debt instruments, and money market instruments according to the investment objective of the scheme.

Investment behaviour refers to the attitude, perception, preference, decision-making pattern, and risk-taking ability of investors while selecting investment options. The behaviour of mutual fund investors is influenced by various factors such as income level, age, education, financial awareness, risk tolerance, investment objective, expected return, past performance of funds, advice from financial experts, and market conditions. Some investors prefer mutual funds for long-term wealth creation, while others invest for tax saving, regular income, retirement planning, or children's education. Therefore, understanding investor behaviour is essential for financial service providers to design suitable investment products and advisory services.

Mutual funds are considered a convenient investment option for both small and large investors. They help investors participate in the capital market without requiring detailed knowledge of stock market operations. The availability of different types of mutual fund schemes such as equity funds, debt funds, balanced funds, index funds, liquid funds, and tax-saving funds provides investors with various choices based on their financial goals and risk capacity. Systematic Investment Plan (SIP) has also made mutual fund investment more popular, as it allows investors to invest a fixed amount regularly and develop disciplined saving habits.

Geojit Financial Services is one of the well-known financial service providers in India, offering services related to equity trading, mutual funds, portfolio management, financial planning, and investment advisory. The company plays an important role in guiding investors to select suitable investment products according to their financial needs and risk profile. With the increasing popularity of mutual funds, investors depend on financial

service firms like Geojit Financial Services for proper advice, easy investment facilities, and market-related information.

The study titled “Investment Behaviour of Mutual Fund Investors with Reference to Geojit Financial Services” focuses on understanding the investment pattern, awareness level, preferences, and satisfaction of mutual fund investors. The study also examines the factors influencing investors while choosing mutual fund schemes and the role of Geojit Financial Services in supporting investment decisions. It helps to identify whether investors are motivated by return, safety, liquidity, tax benefits, professional management, or advice from financial consultants.

This study is relevant because mutual fund investment is growing rapidly among individuals who seek better returns than traditional savings options. However, investor decisions are often affected by market risk, lack of awareness, fear of loss, and dependence on advice from others. Hence, analyzing the investment behaviour of mutual fund investors helps to understand their expectations, problems, and level of confidence in mutual fund investments. The findings of the study may be useful to investors, financial advisors, mutual fund companies, and Geojit Financial Services for improving investment services and investor education.

Mutual funds have become an important investment avenue for modern investors. The investment behaviour of mutual fund investors depends on several personal, financial, and market-related factors. A study with reference to Geojit Financial Services helps to understand how investors make decisions, what factors influence their choices, and how financial service providers can improve investor satisfaction and confidence.

Meaning of Investment

Investment means the commitment of money or financial resources into an asset or financial instrument with the expectation of earning future returns. It involves postponing present consumption in order to gain benefits in the future. Investment may be made for income generation, wealth creation, capital appreciation, tax saving, retirement planning, children’s education, or financial security.

In simple terms, investment is the process of using savings in a productive manner to earn additional income. The return from investment may be in the form of interest, dividend,

capital gain, or appreciation in the value of assets. However, every investment involves some level of risk. Therefore, investors should select investment avenues based on their financial goals, risk capacity, income level, and investment period.

1.2 STATEMENT OF PROBLEM

Mutual funds have become one of the popular investment avenues among individual investors due to their professional management, diversification, liquidity, and potential for better returns. However, the investment behaviour of mutual fund investors differs from person to person based on their income level, age, education, risk-taking ability, financial awareness, investment objective, and market knowledge. Many investors invest in mutual funds without having complete knowledge about the nature of schemes, risk factors, return expectations, and market fluctuations.

Geojit Financial Services provides various financial and investment services, including mutual fund advisory and investment support. Even though investors receive guidance from such financial service providers, it is important to understand whether investors are fully aware of mutual fund products, what factors influence their investment decisions, and how satisfied they are with the services provided. Therefore, the present study attempts to analyze the investment behaviour of mutual fund investors with reference to Geojit Financial Services.

The main problem of the study is to identify the factors influencing mutual fund investment decisions, the level of awareness among investors, their preferred schemes, investment objectives, risk perception, and satisfaction level. The study also focuses on understanding the role of Geojit Financial Services in guiding investors towards suitable mutual fund investments.