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A STUDY ON INVESTORS PREFERENCES ON MUTUAL FUNDS WITH REFERENCE TO INDIA BULLS SECURITIES PVT LIMITED

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ABSTRACT

A mutual fund is a programme in which multiple investors pool their funds towards a specific financial goal. The money that was raised was invested in the capital markets, together with the money that was made. The UTI established what was essentially a small savings branch under the RBI, which served as the foundation for the mutual fund industry in India. For the following 25 years, this was reasonably successful since it provided investors with good returns. Due to this, the RBI authorised the establishment of Mutual Funds in India by Public Sector Banks and Financial Institutions. As a result of their success, Private Sector Mutual Funds were able to take off. Portfolio diversification, liquidity, professional management, ease of companies, reduced risk, low transaction costs, transparency, and safety are benefits of mutual funds.

It's incredibly simple to buy and sell mutual funds. Public sector mutual funds and private sector mutual funds are the two categories of mutual funds in India. UTI Mutual Fund, State Bank of India Mutual Funds, and Bank of Baroda Mutual Funds are Public Sector Mutual Funds. Two mutual fund companies, HDFC Mutual Fund & SBI Mutual Fund, have had their returns compared. Both small and midcap companies were included in this comparison. Which markets they invested the investors' money in and how the returns were calculated over the course of five years. It provides you with suggestions about where and how to make investments. Mutual Funds are Subject to Market Risk; Before Investing, please read the Offer Document.

INTRODUCTION

A mutual fund is a type of trust that unites the savings of several investors who have similar financial objectives. The funds thusly raised are then invested in assets such as shares, debentures, and other capital market instruments. According to the number of units they own, the income generated by these investments and the capital gains obtained are distributed among the unit holders. Therefore, a mutual fund is the best type of investment for the average person since it provides the chance to invest in a variety of professionally managed assets at a reasonable price. The Securities and Exchange Board of India (SEBI) has registered a body corporate known as a mutual fund that pools money from individual and corporate investors, invests it on behalf of the investors/unit holders in equity shares, government securities, bonds, call money markets, etc., and distributes the profits. In other words, a mutual fund enables investors to hold a position in a portfolio of assets without actually doing so.

By issuing units to investors and investing money in securities in accordance with the objectives stated in the offer document, mutual funds are a vehicle for pooling resources. The risk is decreased since investments in securities are diversified over a diverse range of industries and sectors. Because not all stocks will move in the same way at the same time in the same proportion, diversification lowers risk. Unit holders are individuals who invest in mutual funds.

Profits and losses are divided among investors according to their respective investments. The mutual funds typically release a number of schemes with various investment objectives that are introduced periodically. Before receiving contributions from the general public, a mutual fund must register with the Securities Exchange Board of India (SEBI), which oversees the securities markets. When the Unit Trust of India (UTI) was established by the Indian government in 1963, the mutual fund sector in that country officially got underway. With assets of more than Rs. 76,547 crores as of March 31, 2000, UTI has developed into a prominent participant in the market by the year 2000. The Unit Trust of India Act, 1963 is a particular piece of legislation that governs the UTI. Mutual funds might be established by public sector banks and insurance firms as of 1987.

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Vol. 01, Issue 2, July 2026, pp : 376-396

Mutual funds were also developed by the two insurance organizations, LIC and GIC. The Mutual Fund (Regulation) 1993 was created by the Securities Exchange Board of India (SEBI), and it was the first time a comprehensive regulatory framework for the mutual fund industry had been established.

The three phases of the Indian Mutual Fund have been completed. The Unit Trust of India, which had total assets of Rs. 6700 crores by the end of 1988, was the only participant in the first phase, which took place between 1964 and 1987. The second phase, which lasted from 1987 to 1993, saw the establishment of period 8 funds (6 by banks and one each by LIC and GIC). By the end of 1994, there were 167 different schemes and 61028 crores in total assets under management. In 1993, private and foreign industries entered the mutual fund market, ushering in the third phase. The first fund to be founded in the private sector in collaboration with the Kothari Pioneer Mutual Fund. With a total asset under management of Rs. 113005 crores as of March 31, 2000, funds were operating. As of the end of August 2000, there were 33 funds, 391 schemes, and Rs. 102849 crores in assets under management.

SCOPE OF THE STUDY

- India Bulls Finance Company Securities Limited, which is based in Hyderabad, is where the study is being done.
- India Bulls Finance Company Private Limited, which is based in Hyderabad, is where the study is being done.
- The study presented here has been restricted to the analysis of open-ended equity plans from various Asset Management Companies.
- Each scheme from the AMCs SBI, UTI Franklin, and ICICI is evaluated depending on how it performs relative to the others.

OBJECTIVES OF THE STUDY

- To comprehend current trends in the mutual fund sector.
- To evaluate the risk and rewards of particular mutual funds.
- To gain a better understanding of mutual fund regulation.
- To assist an investor in selecting an appropriate investment while taking into account statistical aspects.
- To put together an ideal portfolio of chosen mutual funds.

RESEARCH METHODOLOGY

Research Design

My research project includes a defined strategy for efficiently gathering data. A structure like this is known as "RESEARCH DESIGN." The steps I took in conducting my research were as follows.

A. Problem:

The issue at hand was to research and gauge the city's population's knowledge of mutual funds.

B. **Developing a Research plan:** The steps for creating a research plan are as follows:

1. **Data Sources:** The type of data, such as secondary and primary data, is taken into account. My primary focus was obtaining the primary data. To clarify things, secondary data has been utilized.

I. **Primary Data:** Direct data collecting from the information source, technologies such as in-person interviews, surveys, etc.

II. **Secondary Data:** Indirect data gathering from publications like bank brochures, annual reports, books, mutual fund fact sheets, newspaper & magazines, etc. that provide historical or contemporary information.

2. Research Instrument:

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Vol. 01, Issue 2, July 2026, pp : 376-396

For my survey, a close friend questionnaire was created. A questionnaire with a list of questions intended to be completed by different respondents.

3. Sampling Scheme

The sampling strategy specifies three choices.

a. **Sampling Unit:** I've finished conducting my survey in Hyderabad.
b. **Sample Size:** 50 people participated in the sample. The sample was taken from India Bulls walk-in clients. The respondents were chosen using a straightforward random sampling method.
c. **Contact Methods:** I spoke with the responders directly during personal interviews.

C. Information Gathering

After that, I used a questionnaire to gather information from the respondents.

D. Analysis of the Data

The relevant conclusions from the gathered data must then be extracted as the next step. The data was tabulated, and frequency distributions were created. As a result, the entire set of data was categorized by aspect and displayed in tabular format. As a result, frequencies and percentages were created to show the study's influence.

LIMITATION OF THE STUDY

1. Only four years are allowed for the study.
2. Only India Bulls Finance Securities limited is allowed access to the information.
3. The scope of this study is restricted to the analysis of open-ended equity plans from several asset management firms, including Reliance Capital, Franklin Templeton, and HDFC Mutual Fund.
4. Investments are not under your control.
5. Personal Tax Situation is not taken into consideration.

DATA ANALYSIS & INTERPRETATION

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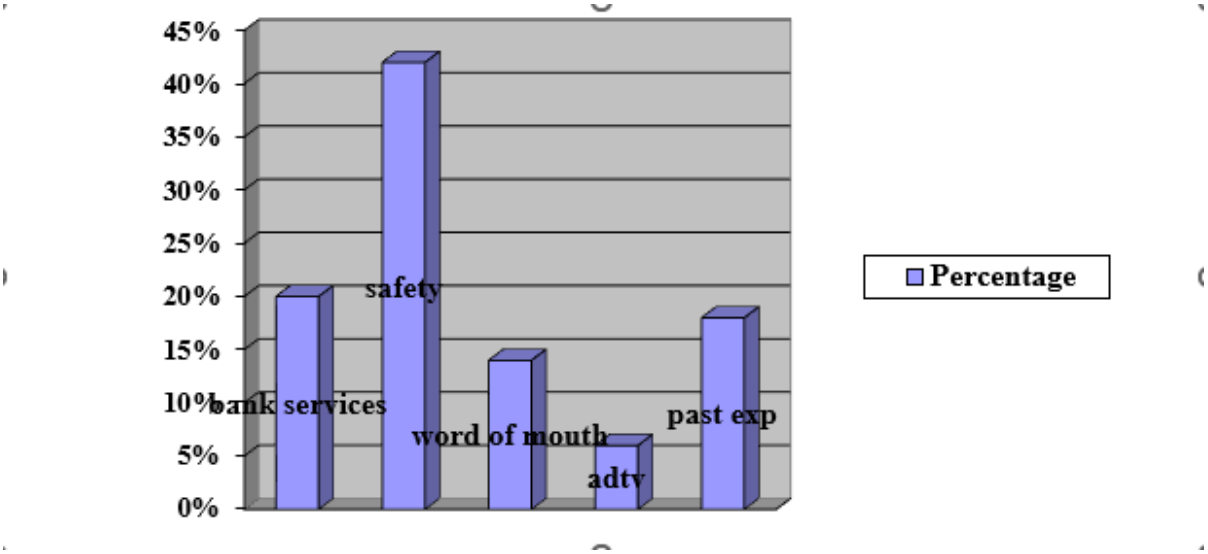
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Vol. 01, Issue 2, July 2026, pp : 376-396

Elements that led to invest with India Bulls

FACTORS	PERCENTAGE
Bank Services	20%
Safety	42%
Word Of Mouth	14%
Advertisement	6%
Past Experience	18%

Table no: 4.1 Tabular Representation of Elements that led to invest with India Bulls Source: Author's Compilation



Graph- 4.a Graphical Representation of Elements that led to invest with India Bulls Source: Author's Compilation

Interpretation

Safety is cited as the factor that has the most impact on investing in mutual funds through India Bulls. 42% of investors select safety. 20% went to bank services, 18% to historical performance, 14% to word of mouth, and 6% went to advertising.

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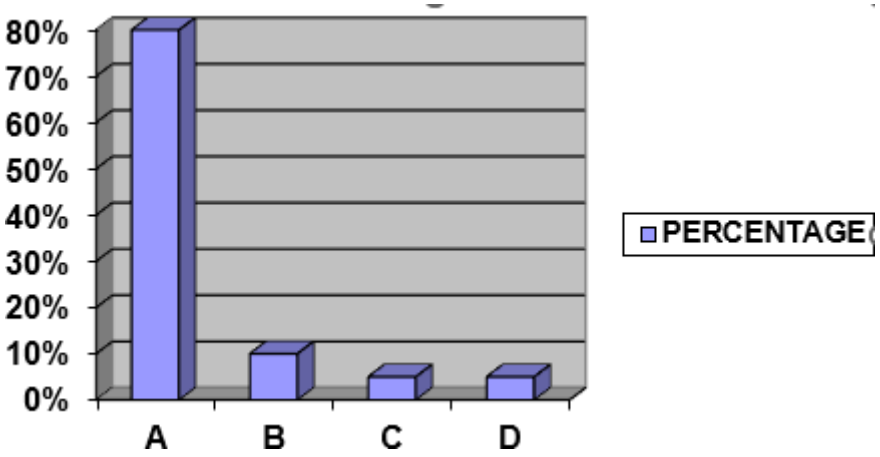
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.1 *Degree of satisfaction with India Bulls services*

Extremely Satisfied	80%
Satisfied To Lesser Extent	10%
Dissatisfied To Lesser Extent	5%
Extremely Dissatisfied	5%

Table no: 4.2 Tabular Representation of Degree of satisfaction with India Bulls services Source: Author's Compilation



Graph- 4.b Graphical Representation of Degree of satisfaction with India Bulls services Source: Author's Compilation

Interpretation

80 percent of those surveyed were extremely satisfied with India Bulls' services, 10 percent were somewhat satisfied, and 5 percent were very disappointed.

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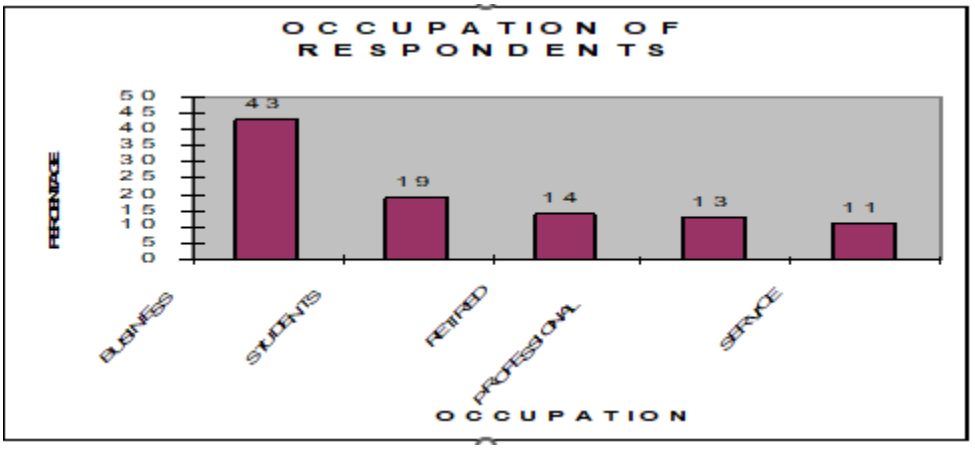
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.2 *Employment Status of the Respondents*

OCCUPATION	NO. OF RESPONDENTS	PERCENTAGE
BUSINESS	43	43
STUDENTS	19	19
RETIRED	14	14
PROFESSIONAL	13	13
SERVICE	11	11
TOTAL	100	100

Table no: 4.3 Tabular Representation of Employment Status of the Respondents Source: Author's Compilation



Graph- 4.c Graphical Representation of Employment Status of the Respondents Source: Author's Compilation

Interpretation

It is clear from the foregoing that the respondents represented a variety of professions. Since the majority of the respondents were customers of the Bank, the business class represented the largest percentage (43 percent). As the research was also conducted on college campuses, 19 percent of respondents were students, and 11% were in the service group. Since it was an open market operation in the High Court area, the retirement rate was 14% and the professional rate was 13%, respectively. Thus, doctors and lawyers make up the majority of professions.

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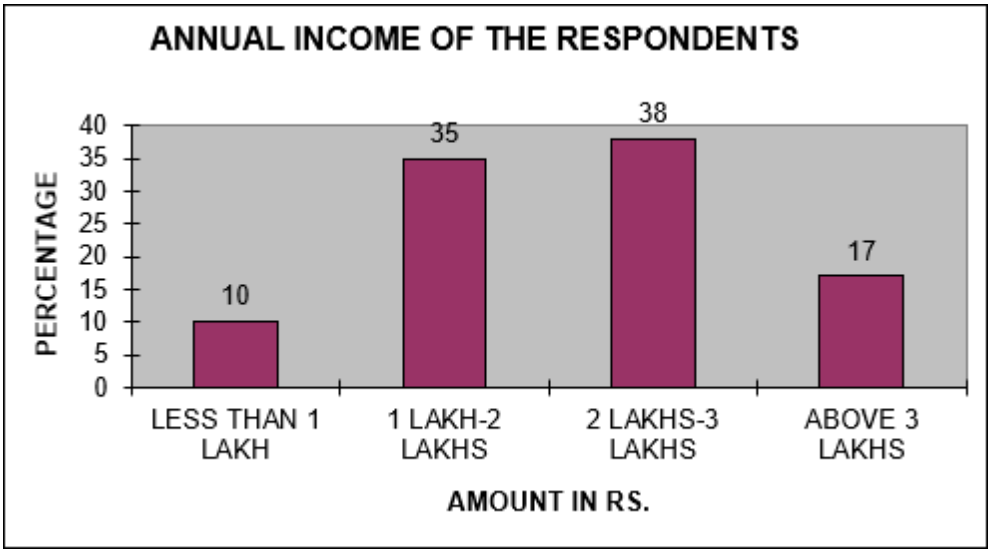
Vol. 01, Issue 2, July 2026, pp : 376-396

4.3 *The Respondents Annual Income*

ANNUAL INCOME	PERCENTAGE	NO. OF RESPONDENTS
LESS THAN 1 LAKH	10	10
1 LAKH-2 LAKHS	35	35
2 LAKHS-3 LAKHS	38	38
ABOVE 3 LAKHS	17	17
TOTAL	100	100

Table no: 4.4 Tabular Representation of The Respondents Annual Income Source: Author's Compilation

Graph- 4.d Graphical Representation of The Respondents Annual Income Source: Author's Compilation



Interpretation

According to the aforementioned graph, 10% of respondents had incomes of less than Rs. 1 lakh, while 10% of respondents had incomes of between Rs. 2 and 3 lakhs, 35% of respondents had incomes between Rs. 1 and 2 lakhs, 17% of respondents had incomes above Rs. 3 lakhs, and 38% of respondents had incomes between Rs. 2 and 3 lakhs.

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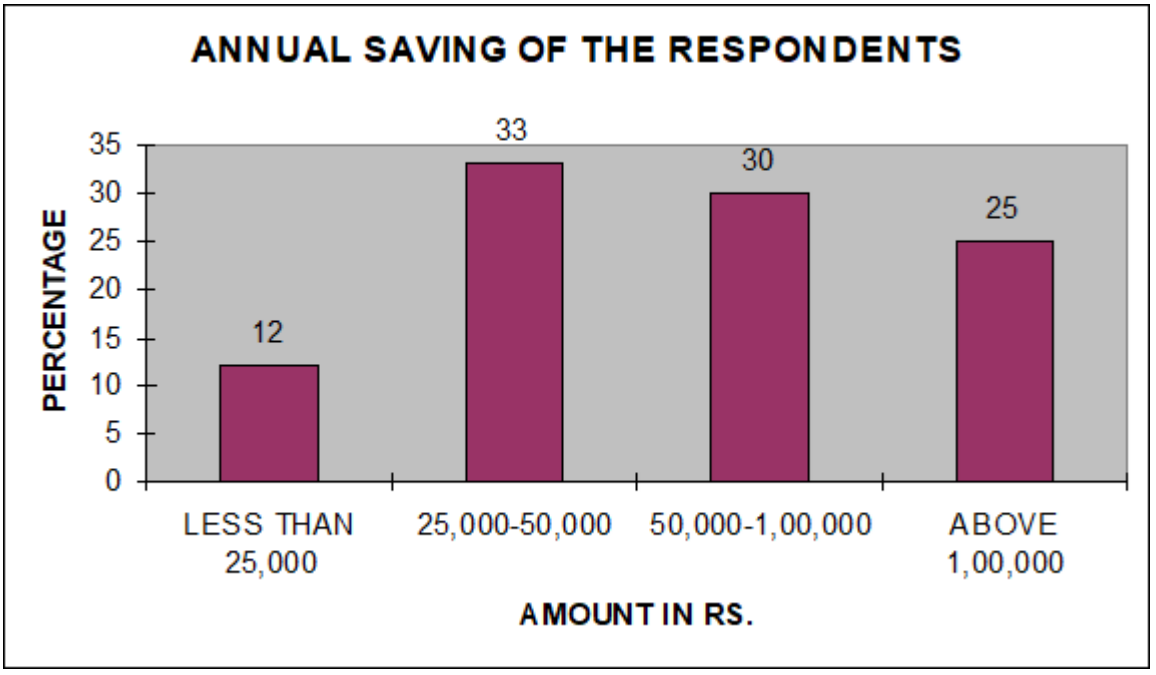
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.4 *The respondents Annual Savings*

ANNUAL SAVINGS	PERCENTAGE	NO. OF RESPONDENTS
LESS THAN 25,000	12	12
25,000-50,000	33	33
50,000-1,00,000	30	30
ABOVE 1,00,000	25	25
TOTAL	100	100

Table no: 4.5 Tabular Representation of the respondents Annual Savings Source: Author's Compilation



Graph- 4.e Graphical Representation of the respondents Annual Savings Source: Author's Compilation

Interpretation

As noted above, the majority of respondents, or about 33%, save between Rs. 25 and 30,000 per year. About 30% of people save between Rs. 50,000 and Rs. 1,000,000, and approximately 25% of people save more than Rs. 1,000,000. Most responders fall into the category of those who save less than Rs. 25,000 annually.

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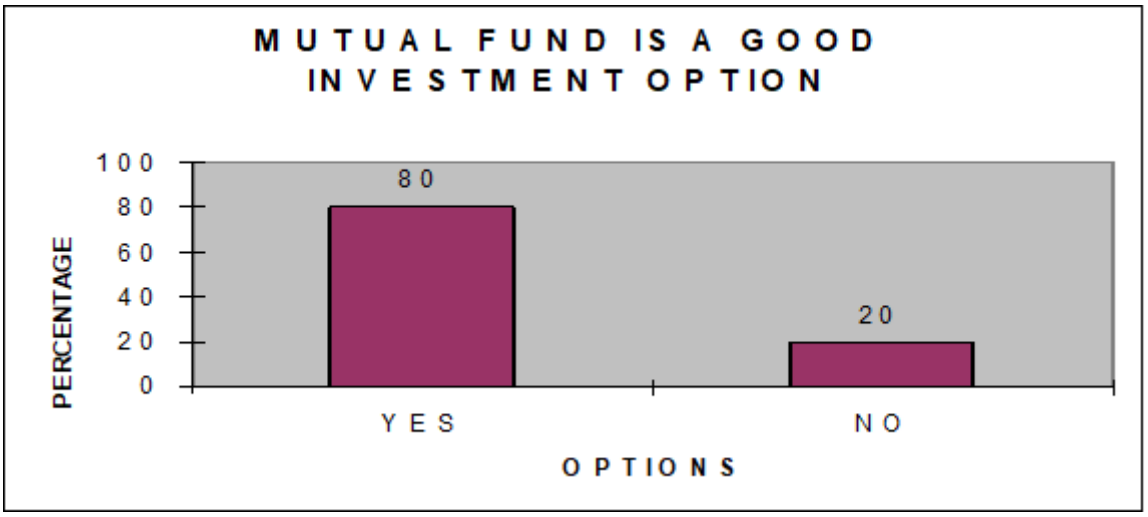
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.5 *Mutual funds is a reputable option for investing*

OPTIONS	PERCENTAGE	NO. OF RESPONDENTS
YES	80	80
NO	20	20
TOTAL	100	100

Table no: 4.6 Tabular Representation of Mutual funds is a reputable option for investing. Source: Author's Compilation



Graph- 4.f Graphical Representation of Mutual funds is a reputable option for investing. Source: Author's Compilation

Interpretation

About 80% of people believe that investing in mutual funds is a good choice since it is less hazardous, while the remaining 20% believe that stock market investing is more speculative than investing in mutual funds.

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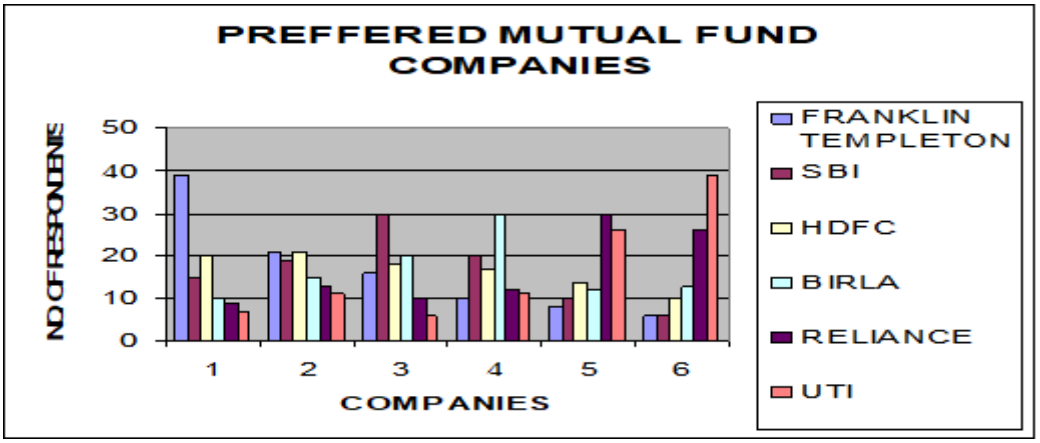
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.6 *Preferred Mutual fund firms by Investors*

COMPANIES	1st	2nd	3rd	4th	5th	6th	WEIGHTED AVERAGE	RANKS
FRANKLIN TEMPLETON	39	21	16	10	8	6	21.67	1
SBI	15	19	30	20	10	6	18.62	2
HDFC	20	21	18	17	14	10	18.38	3
BIRLA	10	15	20	30	12	13	16.29	4
RELIANCE	9	13	10	12	30	26	13.38	5
UTI	7	11	6	11	26	39	11.67	6

Table no: 4.7 Tabular Representation of Preferred Mutual fund firms by Investors Source: Author's Compilation



Graph- 4.g Graphical Representation of Preferred Mutual fund firms by Investors Source: Author's Compilation

Interpretation

According to the data above, 39 percent of respondents choose to invest in Franklin Templeton's numerous mutual fund programmes, such as Flexi-Cap, Prima Fund, Prima Plus, etc. because they provide larger returns than those offered by other organizations.

The additional businesses and different plans where investors want to place their money are:

- Magnum Fund and Blue-Chip Fund are offered by State Bank of India (SBI).
- HDFC: Top 200 Fund, Equity Fund, and Tax Savings
- Birla: Infrastructure Fund and Top 100 Fund
- Reliance: Growth Funds and Equity Funds

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Vol. 01, Issue 2, July 2026, pp : 376-396

- UTI: Contra Fund and Leadership Equity Fund.

4.7 *If given the choice of investing Rs. 1 lakh, investors preferred investment avenues.*

INVESTMENT AVENUES	PERCENTAGE	NO. OF RESPONDENTS
INSURANCE	45	45
REAL ESTATE	20	20
FIXED DEPOSIT	12	12
STOCK MARKET	15	15
MUTUAL FUNDS	8	8
TOTAL	100	100

Table no:4.8 Tabular Representation of Investors preferred investment avenues, if given the choice of investing Rs. 1 lakh.

Source: Author's Compilation

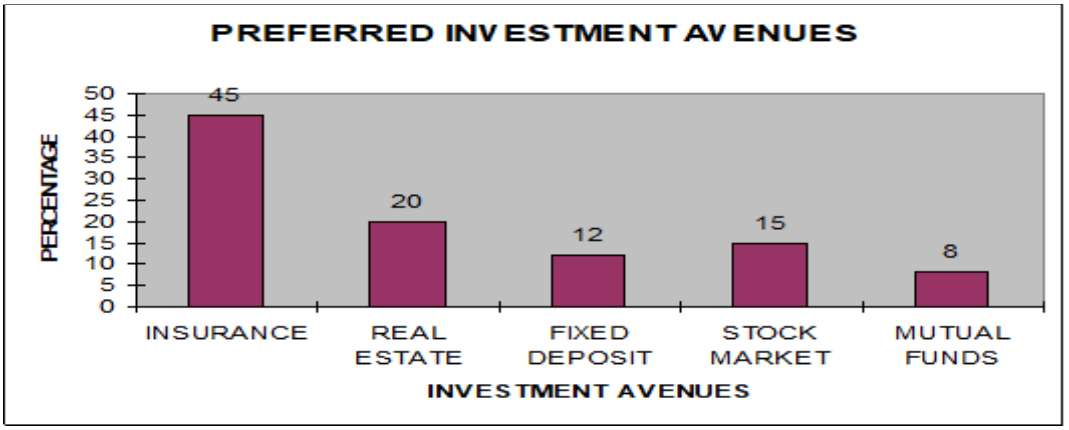
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Vol. 01, Issue 2, July 2026, pp : 376-396



Graph- 4.h Graphical Representation of Investors preferred investment avenues, if given the option of investing Rs.1 lakh

Source: Author's Compilation

Interpretation

According to the aforementioned study, a significant portion of investors, or 45%, would like to invest in:

- The insurance industry, as it offers insurance coverage, tax advantages, and investment options.
- Real estate is given the second preference, or 20 percent, due to capital growth.
- Fixed deposits, which give fixed yields and tax breaks, are the second-best option (12%). (Which is introduced in new budget).
- The stock market, which is very speculative but yet delivers big rewards, was awarded the next highest preference, or 15%.
- Mutual funds receive only 8% of the vote, which is the lowest percentage.

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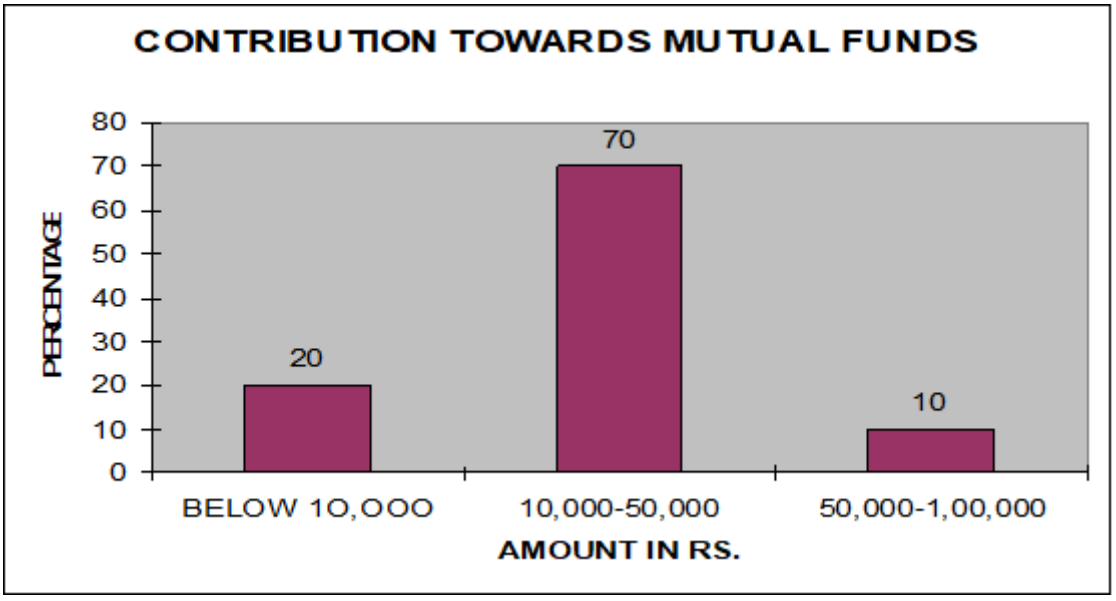
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Vol. 01, Issue 2, July 2026, pp : 376-396

4.8 *Investment in mutual funds*

AMOUNT OF FUNDS	PERCENTAGE	NO. OF RESPONDENTS
BELOW 10, OOO	20	20
10,000-50,000	70	70
50,000-1,00,000	10	10
TOTAL	100	100

Table no: 4.9 Tabular Representation of Investment in mutual funds Source: Author's Compilation



Graph- 4.i Graphical Representation of Investment in mutual funds Source: Author's Compilation

Interpretation

As noted above, the majority of investors, or 70%, would choose to invest between Rs. 10,000 and Rs. 50,000 in mutual funds. Only 10% of investors have decided to invest in mutual funds with amounts between Rs. 50 and 1,00,000, compared to 20% who have chosen amounts below Rs. 10,000.

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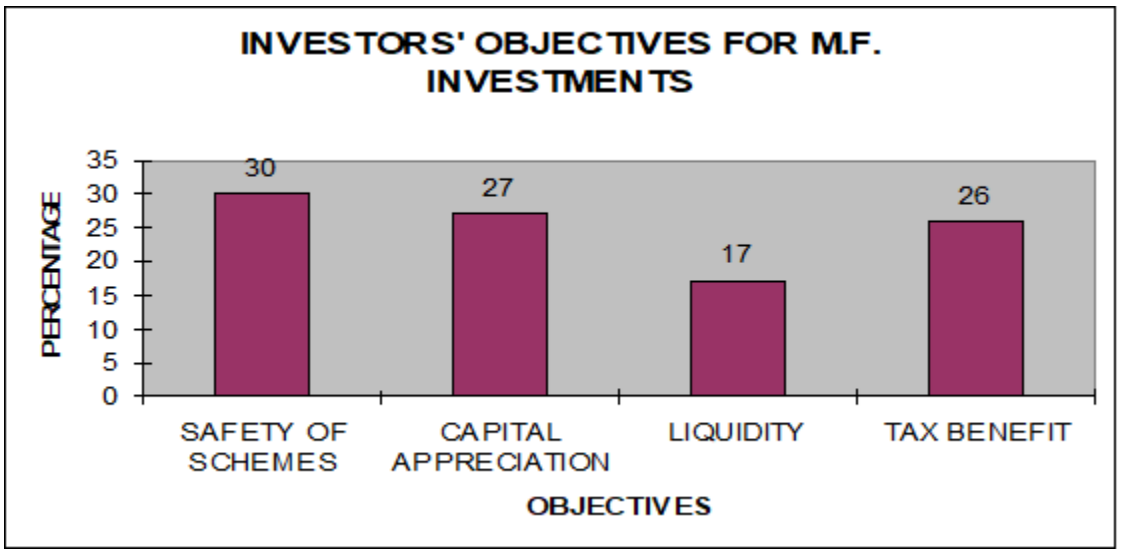
Vol. 01, Issue 2, July 2026, pp : 376-396

4.9 *The Investors goals in Investing in Mutual fund schemes*

INVESTMENT OBJECTIVE	PERCENTAGE	NO. OF RESPONDENTS
SAFETY OF SCHEMES	30	30
CAPITAL APPRECIATION	27	27
LIQUIDITY	17	17
TAX BENEFIT	26	26
TOTAL	100	100

Table no: 4.10 Tabular Representation of the Investors goals in Investing in Mutual fund schemes

Source: Author's Compilation



Graph- 4.j Graphical Representation of the Investors goals in Investing in Mutual fund schemes

Source: Author's Compilation

Interpretation

The safety of the schemes is what drives the majority of investors, or 30%, to invest in a certain mutual fund

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Vol. 01, Issue 2, July 2026, pp : 376-396

company, with the other three objectives being capital appreciation, liquidity, and tax benefits.

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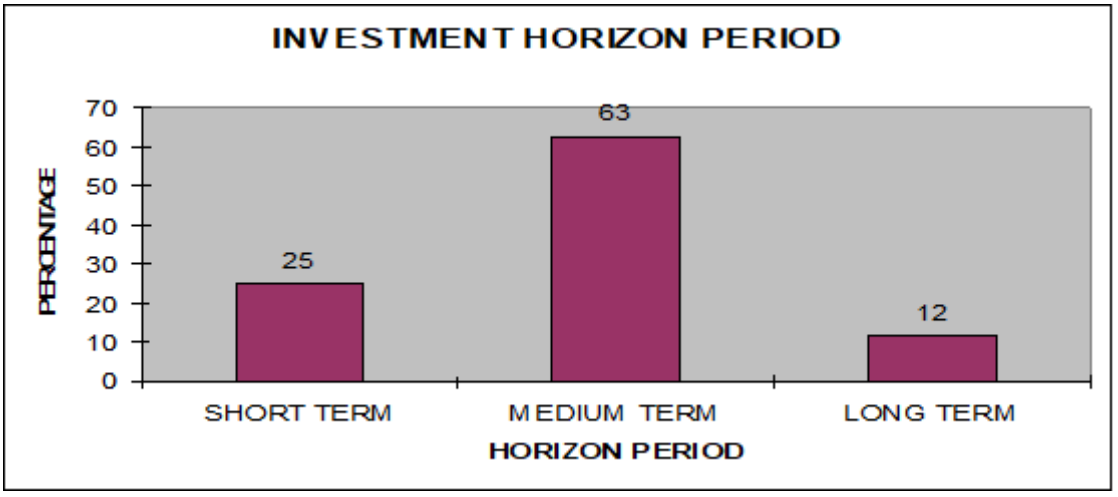
Vol. 01, Issue 2, July 2026, pp : 376-396

4.10 *Investment time horizon*

INVESTMENT HORIZON PERIOD	PERCENTAGE	NO. OF RESPONDENTS
SHORT TERM	25	25
MEDIUM TERM	63	63
LONG TERM	12	12
TTOTAL	100	100

Table no: 4.11 Tabular Representation of Investment time horizon Source: Author's Compilation

Graph- 4.k Graphical Representation of Investment time horizon Source: Author's Compilation



Interpretation

The majority of investors, or 63 percent, choose to invest in medium-term horizon periods, which are followed by short-term horizon periods, which account for 25 percent of investments, and long-term horizon periods, which account for 12 percent of investments.

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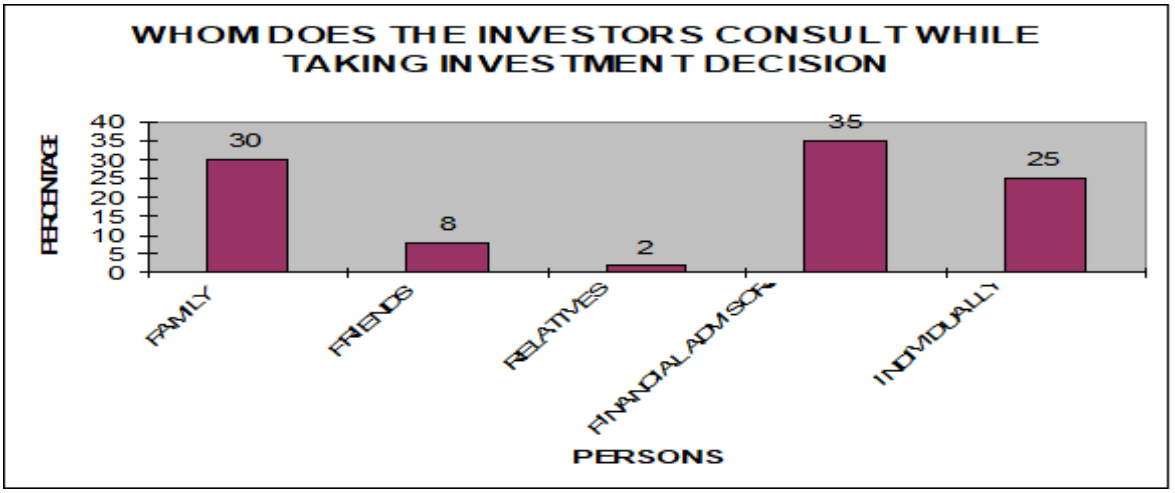
Vol. 01, Issue 2, July 2026, pp : 376-396

4.11 *Before making an investing choice, consult with members*

PERSONS	PERCENTAGE	NO. OF RESPONDENTS
FAMILY	30	30
FRIENDS	8	8
RELATIVES	2	2
FINANCIAL ADVISORS	35	35
INDIVIDUALLY	25	25
TOTAL	100	100

Table no: 4.12 Tabular Representation of Before making an investing choice, consult with members

Source: Author's Compilation



Graph- 4.l Graphical Representation of Before making an investing choice, consult with members

Source: Author's Compilation

Interpretation

Since the majority of respondents were from the business class, they spoke with financial advisors before making decisions about potential investments. 25% of respondents indicated they make the decision on their own, while 30% said they confer with family members.

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Vol. 01, Issue 2, July 2026, pp : 376-396

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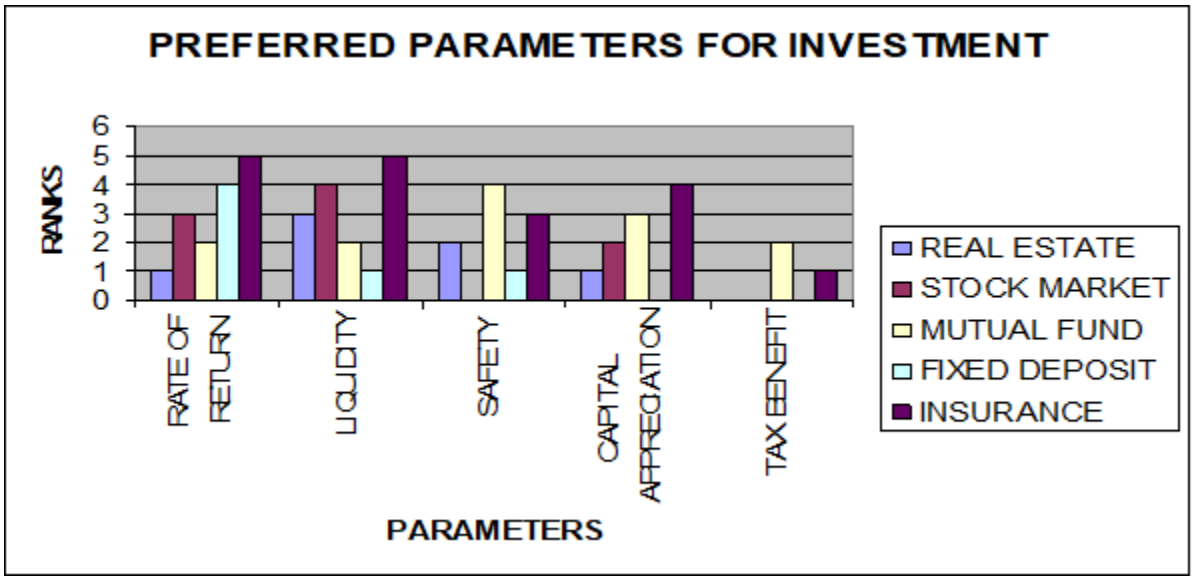
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4.12 *Investors preferred parameters for different investments*

PARAMETERS	RATE OF RETURN	LIQUIDITY	SAFETY	CAPITAL APPRECIATION	TAX BENEFIT
REAL ESTATE	1	3	2	1	0
STOCK MARKET	3	4	0	2	0
MUTUAL FUND	2	2	4	3	2
FIXED DEPOSIT	4	1	1	0	0
INSURANCE	5	5	3	4	1

Table no: 4.13 Tabular Representation of Investors preferred parameters for different investments

Source: Author's Compilation



Graph- 4.m Graphical Representation of Investors preferred parameters for different investments

Source: Author's Compilation

Interpretation

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The data shows that Real Estate and Fixed Deposits were ranked first twice, with Real Estate ranking first on the basis of Good Rate of Return and Capital Appreciation and Fixed Deposits ranking first on the basis of Liquidity and Safety of Schemes. On the basis of tax benefits, insurance was ranked first. On the basis of Rate of Return, Liquidity, and Tax Benefits, Mutual Fund is the second most favored strategy.

FINDINGS

- When asked what element has the biggest impact on investing in mutual funds through India Bulls, safety consistently receives the highest ranking. 42% of investors select safety. 20% went to bank services, 18% to historical performance, 14% to word of mouth, and 6% went to advertising.
- 80 percent of respondents said they were very satisfied with India Bulls' services, 10 percent said they were somewhat satisfied, and 5 percent said they were very unsatisfied.
- It is clear from the foregoing that the respondents represented a variety of professions. Since the majority of the respondents were customers of the Bank, the business class represented the largest percentage (43 percent). As the research was also conducted on college campuses, 19 percent of respondents were students, and 11% were in the service group. Since it was an open market operation in the High Court area, the retirement rate was 14% and the professional rate was 13%, respectively. Thus, doctors and lawyers make up the majority of professions.
- According to the aforementioned graph, 38 percent of respondents came from the income range of Rs. 2 to 3 lakhs, 35 percent from the range of Rs. 1 to 2 lakhs, 17 percent from the range of Rs. 3 lakhs and below, and 10 percent from the range of Rs. 1 to 1 lakh.
- From the statistics, it can be seen that the majority of respondents, or about 33 percent, save between Rs. 25 and 30,000 each year. About 30% of people save between Rs. 50,000 and Rs. 1,000,000, and approximately 25% of people save more than Rs. 1,000,000. Most responders fall into the category of those who save less than Rs. 25,000 annually.
- The majority of people, or around 80%, believe that investing in mutual funds is a good choice since it is less hazardous, while the remaining 20% believe that stock market investing is more speculative than investing in mutual funds.
- As we can see from the data above, 39 percent of respondents choose to invest in Franklin Templeton's numerous mutual fund schemes, such as Flexi-Cap, Prima Fund, Prima Plus, etc. Since they offer higher rates of returns than those offered by other organisations.

SUGGESTIONS

- The customer education of those in the salaried class falls far short of expectations. In order for the salaried class to become potential customers in the future, Asset Management Company must raise awareness.
- Asset Management Companies must therefore educate and provide programmes for people who are in the later stages of earning their living or who are retired in order to capture a larger share of the market.
- The sales representatives must keep the customer's return history front and centre while outlining the strategies. Repeatedly mentioning the company's brand name might not be very effective.
- Since they are more interested in mutual funds than self-employed people, the target market of salaried class individuals offers a lot of potential for business growth.
- People in the salary class are risk-averse, so they must be guaranteed the benefit of "risk- diversification" in mutual funds.
- More time and attention should be spent on the Tier-3 distributors.
- The answers to the questions should be provided quickly enough to satisfy the distributors.
- There should occasionally be presentations or classes on the products.

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- Since one Relationship Manager can effectively manage up to 125 distributors, there should be more Relationship Managers in various Regions to cover untapped markets.
- Regular events like canopy must to be held to increase connection with distributors.
- To fix the account statement issue, regular sessions on using the India Bulls software should be held.

To have the largest distributor base, all candidates who passed the AMFI exam should be appointed by mutual funds.

CONCLUSION

These were my project's objectives: to learn more about mutual funds in depth. Knowing the various ratios and portfolios will enable you to manage your relationship with the distributors by explaining these concepts to them. Should be aware of the current market's mutual fund performance levels. To evaluate comparison research of other top mutual funds on the current market. To determine the level of investor knowledge of mutual funds among various investor groups. To assess investor opinions about mutual funds. Determining the best ways to make India Bulls' services better.

I achieved my project's goals in the following ways.

- The study included comprehensive insight information about the mutual funds.
- In the project, several ratios were explained with detailed graphical representations.
- I conducted a comparative analysis of the project utilising the four major leading mutual fund companies using various metrics in order to determine the project's performance levels.
- To determine consumer awareness, I conducted a poll with a variety of consumers to examine their opinions on mutual funds and their perspective of the customer in the current environment.
- To assess the strategies and techniques to make India Bulls better. I have made a number of the recommendations that are stated above.

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