CONSUMER'S PERCEPTION TOWARDS MUTUAL FUNDS AS AN INVESTMENT OPTION SPECIALLY FOCUSED ON VALSAD CITY LOCATED IN GUJARAT

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ABSTRACT

"Small drops of water make a big ocean" on this concept mutual fund works. Small investors can also invest in mutual fund and earned a fair rate of return with less risk compare to shares. Mutual fund also provide the benefits of specialized services, expert knowledge, tax benefits etc. Consumers don't spend all his income into various goods and services. Certain amount he will save and out of saved amount he will invest certain proportion in mutual fund. Mutual fund is expected a better option for the Consumers at present. They are financial intermediaries concerned with channelizing the saving of those individual who have excess surplus. There are many investment options available with the Consumers, but mutual fund is different from other in terms of risk, return, liquidity, profitability, transparency etc. and that is it has become more popular nowadays. This study focused on the consumer's perception towards mutual fund as an investment option in Valsad city from Gujarat. The reveled that Consumers perception were positive toward investment in mutual funds.

KEY WORDS: Mutual funds, Consumer Perception, Investors and Financial Intermediaries