



## A COMPARATIVE STUDY ON THE INVESTORS PERCEPTION FOR FACTORS INFLUENCING CHOICE OF INVESTMENT TOWARDS MUTUAL FUND AND GOLD IN KERALA

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### ABSTRACT

*Investment means putting money into an asset with the expectation of capital appreciation, dividends or interest earnings. Investment in an asset is made with the hope of generating income or appreciate it in the future. The rate of returns of mutual funds for the last five years are higher than the rate of return of gold. But the people of Kerala are still preferring gold as their prime investment avenue. Objectives Of The Study,1.To analyse comparative study on the investors perception, awareness, preferences, factors influencing, level of satisfaction of mutual fund and gold investors in Kerala. Methodology of the study, The method used in this study is descriptive in nature. Both Primary Data and Secondary Data will be used for the study. Being survey method well designed, pre-drafted, pre – tested, structured questionnaire be used for collecting data from primary sources. 500 samples collected. Suggested this study, Better commission should be paid to Asset Management Companies: From the past 4-5 years the trust of investors on mutual funds is reduced because of the poor performance of mutual funds in these years. So if better commission is paid to Asset Management Companies which are highly knowledgeable and by motivating them we can improve the distribution system of mutual funds. Conclude this study, The government also has to take some measures to encourage people to invest in mutual funds even though it is offering schemes like Rajiv Gandhi Equity Savings Scheme to the investors. It is believed that some of these measures could lift the morale of the mutual fund industry which has been crippled for the last three years.*

**Key words:** *Mutual funds, factors, multiple regression etc.,*