
**A STUDY OF MUTUAL FUND AWARENESS IN TELCO COLONY,
AMBEGAON BK, PUNE**

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ABSTRACT

This study is about how much people in Telco Colony, Ambegaon Bk., Pune know about mutual funds. The main aim is to understand their knowledge, thinking, and investment habits. Data was collected from 100 people using a simple questionnaire. The study shows that most people have heard about mutual funds, but many do not fully understand them. Many people still prefer safe options like fixed deposits because they are easy and less risky. It was also found that education, income, and job affect people's awareness. Most people get information from friends, family, and social media. Many investors prefer SIP because they can invest small amounts. The study also shows that lack of knowledge and fear of risk stop people from investing. Overall, people need more simple guidance and awareness to invest confidently in mutual funds.

KEYWORDS: Gold Advance, Brand Believe, Client Inclination, Intrigued Rate, Client Satisfaction.

INTRODUCTION

Investment is exceptionally important for everybody since it makes a difference individuals save cash and develop their wealth for the future. Numerous individuals contribute their cash in secure alternatives like bank stores, gold, or protections since they feel these are simple and secure. These days, shared reserves are getting to be well known since they offer assistance individuals contribute cash in diverse places like offers and bonds with the offer assistance of specialists. Shared reserves can grant way better returns in the long term, but

numerous individuals still do not clearly get it how they work. This consider is almost understanding how much individuals in Telco Colony, Ambegaon Bk., Pune know around shared reserves. It moreover tries to know what individuals think approximately common stores and why they contribute or do not contribute. The consider looks at components like age, instruction, work, and pay to see how they influence mindfulness. The primary reason is to discover out the level of information and recommend ways to move forward mindfulness so that individuals can make way better speculation choices in the future.

LITERATURE REVIEW

1. Rakesh Kumar (2014)

Rakesh Kumar considered common support mindfulness in India. He found that numerous individuals have listened almost shared reserves, but they do not have full information approximately diverse sorts and how to contribute. He too found that instruction and pay influence mindfulness. This implies more taught individuals get it shared reserves better

2. Preeti Singh and Ruchi Sharma (2015)

Their think about clarified that numerous individuals lean toward conventional ventures like settled stores and gold. Individuals feel these alternatives are secure. They moreover found that fear of hazard and need of information halt individuals from contributing in common stores. So, individuals dodge shared reserves due to fear.

3. Anil Kumar (2016)

Anil Kumar examined financial specialist behavior and found that youthful and taught individuals are more interested in common reserves. They are more prepared to take chance and contribute. More seasoned individuals are less interested since they are perplexed of losing cash. This appears age and instruction are vital variables.

4. Meenakshi Gupta (2017)

Meenakshi Gupta considered components influencing venture choices. She found that individuals think around chance, return, security, and liquidity some time recently contributing. She too said that numerous individuals depend on monetary advisors and banks for direction. This appears legitimate direction is exceptionally important.

OBJECTIVES OF THE STUDY-

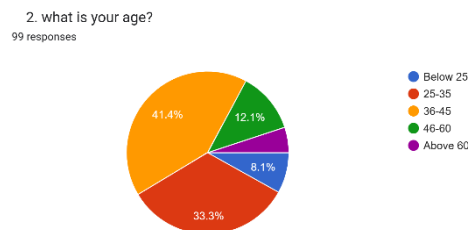
1. To discover out the level of awareness almost shared reserves among individuals in Telco

Colony, Ambegaon Bk., Pune.

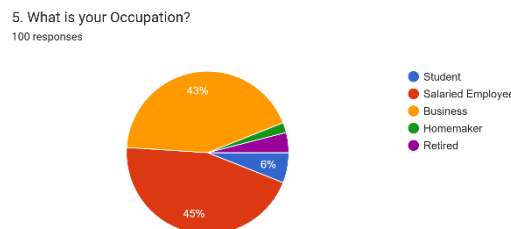
2. To get it how much individuals know approximately the benefits and risks of common funds.
3. To recognize the components that impact people’s choice to contribute in shared funds.
4. To know the fundamental sources from which individuals get data almost common stores.

DATA ANALYSIS AND INTERPRETATION -

1. To find out the level of awareness about mutual funds among people in Telco Colony, Ambegaon Bk., Pune.
2. To understand how much people know about the benefits and risks of mutual funds.
3. To identify the factors that influence people’s decision to invest in mutual funds.
4. To know the main sources from which people get information about mutual funds.



- The survey is dominated by the 36–45 age group (41.4%), followed by 25–35 (33.3%), showing strong participation from working-age adults.
- Younger respondents (below 25) and seniors (above 60) have low representation, at 8.1% and around 5% respectively.
- Overall, the results mainly reflect the views of the working-age population (25–45 years), with limited input from other age groups.

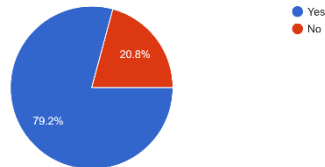


- A large majority (88%) of respondents are working professionals, either salaried employees or business owners, showing strong workforce representation.
- Salaried employees and business owners are nearly equal in number, indicating a

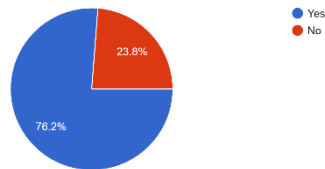
balanced mix of corporate and entrepreneurial perspectives.

- Non-working groups like students, retirees, and homemakers make up only 12%, so their viewpoints are minimally represented in the survey.

10. Do you know that you can start investing in mutual funds with a small amount (like ₹500)?
101 responses

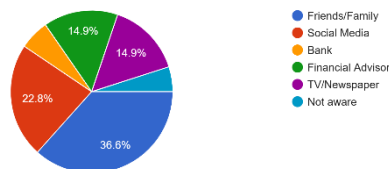


12. Do you think mutual funds are safe for investment?
101 responses



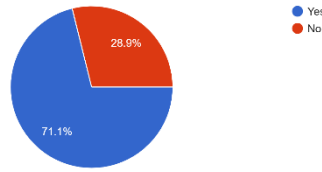
- A strong majority (76.2%) believe mutual funds are safe, showing high trust among respondents.
- A smaller group (23.8%) feels mutual funds are not safe, indicating some doubts and perceived risk.
- Overall, mutual funds are widely seen as reliable, though a need for greater awareness still exists.

8. What is your main source of information about mutual funds?
101 responses



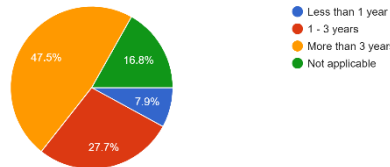
1. Friends and family are the top source (36.6%), showing word-of-mouth is the strongest influence.
2. Social media (22.8%) is the second most popular, highlighting the growing impact of digital platforms.
3. Financial advisors and traditional media (14.9% each) have moderate influence, while banks and unaware respondents form the smallest groups.

Section C: Investment Behaviour 14. Have you ever invested in mutual funds?
97 responses



- A majority of respondents (71.1%) have invested in mutual funds, showing strong participation.
- Only 28.9% have never invested, indicating a smaller non-participating group.
- Overall, mutual funds are widely **accepted** as a common tool for wealth creation among respondents.

16. How long have you been investing in mutual funds?
101 responses



- Nearly half of respondents (47.5%) have over 3 years of experience, indicating a strong base of experienced investors.
- Over 75% have at least 1 year of experience, showing high overall market participation and continuity.
- Only a small portion are new (7.9%) or non-investors (16.8%), reflecting strong long-term commitment.

RESEARCH METHODOLOGY RESEARCHDESIGN:

Component	Description
Research Design	Descriptive research
Data Collection	Two sorts of information were utilized: Essential Information and Auxiliary Data.
Primary Data	Collected through organized surveys.
Secondary Data	Collected from investigate diaries, websites, fintech reports, books, and articles.
Sample Size	The think about considered 100 respondents from unmistakable clients in Pune city.
Sampling Method	Convenience examining strategy was utilized for selecting

Component	Description
	respondents.
Data Analysis Tools	Tools Data was analyzed utilizing rate investigation, charts and charts,

DATAANALYSIS AND INTERPRETATION

Factor	Percentage
Awareness of Common Support	85 %
Preference for MUTUAL Fund	74 %
Most preferred provider	SEBI
Main reason for choosing	Money grows Faster
Key influencing factor	Interest rate

The table appears that 85% of individuals are mindful of common stores, which is an exceptionally great sign. It implies most individuals have at least listened almost shared reserves and know a small amount how they work. This level of mindfulness makes a difference individuals feel more comfortable whereas making speculation choices. Be that as it may, there is still a little bunch who may require more fundamental information and guidance.

It too appears that 74% of individuals favor gold advances, which implies numerous individuals still believe conventional monetary choices. Gold is something individuals feel secure with, so they are more comfortable taking advances against it. This tells us that indeed in spite of the fact that individuals know around advanced speculations like shared reserves, they still depend on ancient and recognizable choices for monetary needs.

The table notices that **SEBI** is the most favored supplier, which appears individuals believe government-regulated organizations. SEBI (Securities and Trade Board of India) is known for securing financial specialists, so individuals feel secure when they see its inclusion. This believe is critical since it builds certainty in budgetary markets and empowers more individuals to invest.

Another imperative point is that the fundamental reason for choosing shared reserves is that cash develops quicker. Individuals are basically pulled in by way better returns compared to conventional investment funds choices. They need their cash to increment over time, and shared reserves grant that opportunity. This appears that individuals are getting to be more centered on development and future monetary planning.

Lastly, the intrigued rate is the key affecting figure for most individuals. Some time recently

making any monetary choice, individuals compare returns and benefits. If the returns are higher, they are more likely to contribute. This implies individuals are getting to be more mindful and down to earth, and they carefully think some time recently choosing any venture option.

FINDINGS OF THE STUDY:

- **Most individuals know around shared stores:** Numerous individuals in the colony have listened approximately common funds.
This appears that essential mindfulness is as of now there.
- **Many individuals are contributing:** A huge number of individuals have contributed in shared funds.
- It implies individuals believe it and utilize it to develop cash.
- **People feel shared reserves are secure:** Most respondents accept common stores are safe. This appears they have certainty in this venture.
- **Working individuals are more dynamic:** Most respondents are work holders or commerce owners. They are more included since they win frequently.
- **Friends and family impact choices:** Individuals generally learn from companions and family.
Personal counsel plays a enormous part in their choices.
- **Social media is too critical:** Numerous individuals get data from social media. It is getting to be a prevalent source of learning.
- **People have great encounter:** Numerous speculators have been contributing for a long time.
This appears they proceed contributing and believe the showcase.
- **Less mindfulness in a few bunches:** Understudies, homemakers, and more seasoned individuals are less involved. They require more data and direction around shared stores.

CONCLUSION-

The consider appears that most individuals in the range know around shared stores. This is a great sign since mindfulness is the to begin with step some time recently contributing. When individuals get it something, they feel more certain to attempt it.

Many individuals are as of now contributing in shared reserves and accept that it is a secure alternative. They feel that their cash can develop speedier compared to ordinary investment funds. This appears a positive considering towards present day venture options.

At the same time, individuals still believe conventional choices like gold credits. Gold feels secure and commonplace, so individuals depend on it when they require cash. This implies both advanced and conventional choices are critical for them.

People moreover believe organizations like SEBI since it is a government body. This believe makes a difference them feel secure whereas contributing. When individuals feel secure, they are more willing to contribute their money.

Overall, the think about appears that individuals are getting to be more mindful and shrewd almost cash. But still, a few individuals require more data and direction. With appropriate mindfulness, more individuals can begin contributing and make strides their budgetary future.

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