

Report for A Study on the Impact of COVID- 19 on Investor Behavior of Individuals in East Singhbhum district in the State of Jharkhand, India

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Objectives of the study: To analyze the comparative analysis of mutual funds investment on pre and post period of COVID-19.

Abstract

In India, return in the mutual fund drastically decline due to COVID-19 situation. The positive things here that if we see the capital market history in India, after an adverse situation it's always come back by a sharp growth in coming future. According to AMFI website, Rs. 1,230 cores has been invested in the mutual fund industry in India during the lockdown and pandemic period and major rating agency said that better situation will come in term of interment opportunities in mutual funds that will increase the GDP growth rate and maintain high liquidity in the capital markets. Investment in mutual funds always based on the best portfolio theory and this will support ours interment in the adverse market situation and minimize the risk factor in the open market.

Introduction

The human life on globally highly infected by COVID-19 pandemic. As per the WHO, oN 30TH Jan 2020, the first COVID - 19 case was registered in Kerala in India. The Corona virus disease was originated from Buhan, China and continuously spread all overs the world. In India this infectious viral diseases was

continuously spread in major part of the country in the beginning of the March 2020 and the Government of India has decided for the complete lockdown from 25th March 2020 to control the pandemic situation. This was completely a new viral unknown diseases and challenges for Medical Science to overcome from this virus and save the life of the citizen by making the new antidote and still they are working on the medicine like Covidshield, Covaxin and many more to continuously save the humanity all over the world. According to the World Health organization, there are certain parameter to fight against pandemic including self-isolation, social distancing of 6 feet, wearing mask, shutting down the school, college & institutions, nationwide complete lockdown, minimum uses of transport. These steps are very important to securing the life from the pandemic situation and to save our life from the new variant of this novel disease and still scientific research is going on to fight against this disease and 100 % protection against COVID-

19 and its new unknown variants the covid-19 put a negative impact in the financial markets and a systematic risk factor involved in the capital market. Due to this national wide lockdown the growth of the economy continuously downward towards a negative slope and thousands of people lost their jobs and a drastic economic situation for the country and major business house facing challenge to maintain their output. Due to COVID-19 Pandemic, the investment in the mutual funds are very challenging and highly risky. The impact of pandemic is decline the phase of economy not only in mutual fund but also in the others sectors of invent and worldwide all the developed and developing country are facing the problem in their economy and GDP growth rate goes down to negative digits. In the latest report of Franklin Templeton, six major debt mutual funds facing problem due to COVID-19 and their growth decline sharply. It decline the India's credit situation and all the Nonbanking financial companies facing huge problem to maintain their

Liquidity position and major investors withdrawn their money from the mutual funds due to the fear factors of adverse situation of capital market in India and rest of the world also. This pandemic situation put mutual funds industry in big trouble and people are not investing in open market due to high volatile markets under the

Wings of Pandemic. Worldwide. Experts say that the six Franklin Templeton mutual funds schemes, which were closed were high-risk funds and other MF schemes do

Not face redemption risks. The Association of Mutual Funds of India (AMFI) assured investors that it was a one-off incident and that it will have no contagion effect on other credit-risk funds

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