

A Study of Individual Perception and Consumer Behaviour on Hybrid Mutual Fund with Special Reference to Imperial Money Pvt. Ltd. Nagpur

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Abstract: *Hybrid mutual funds are types of mutual funds that invest in more than one asset class. Most often, they are a combination of Equity and Debt assets, and sometimes they also include Gold or even Real estate. The key philosophies behind hybrid funds are – asset allocation, correlation, and diversification. Asset Allocation is the process of deciding how to distribute wealth among various asset classes, and correlation is the co-movement of returns of the assets, and diversification is to have more than one asset in a portfolio. Since the sources of risk and factors affecting returns are similar for the investment options within an asset class, they tend to exhibit a high level of correlation in returns, whereas investment options across asset classes show little correlation in returns. Portfolio risk can be reduced by combining assets that have a low correlation. Hybrid mutual fund schemes diversify the investment within multiple asset classes to try and achieve maximum returns at minimum possible risk. The allocation to each asset class is decided by the fund manager basis the investment objective of the fund and the market condition.*

Keywords: Investment.

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