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A Study on Perception of Mutual Fund Investment

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Abstract: This study explores the performance, risks, and opportunities associated with mutual fund investments, particularly in the Indian market. It evaluates different mutual fund types, analyzing their historical returns and risk metrics to provide investors with data-driven insights. The research examines the factors influencing mutual fund performance, including market volatility, asset management strategies, and economic conditions. Additionally, the study assesses investor behaviour in response to mutual fund performance, emphasizing the role of financial literacy and risk tolerance. The findings suggest that mutual funds offer a viable investment option for wealth creation, with equity-based funds outperforming others over a long-term horizon. However, market risks remain significant, requiring careful management and strategic investment planning.

Keywords: Mutual Funds, Risk Management, Investor Behaviour, Asset Management Strategies, Wealth Creation

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