TOP 5 MUTUAL FUND MYTHS BUSTED!

Many investors are put off by myths they hear about mutual funds that have no truth to them. But we tend believe them because everyone does!

Here are some of the most common myths busted!

MYTHS	FACTS
Mutual funds need large investments	You can start investing in mutual funds from just ₹500 per month through a tool called Systematic Investment Plan (SIP).
To get the benefit of diversification you need to invest in several mutual funds.	Several schemes of mutual funds invest across asset classes such as equity, debt and money market instruments, which provide investors the benefit of diversification.
Buying top-rated mutual funds guarantees better returns.	Mutual fund performance varies from time to time depending on market cycles, risks, etc. So a fund that performed well in the past may not do so in future.
You need a demat account to invest in mutual funds.	Investment in mutual funds does not necessarily need a demat account, it can be done in physical mode also.
Mutual funds are unsuitable for beginners.	Mutual funds offer high transparency in terms of where and how your money is invested. However, every investment carries its own risks, so consult a financial advisor before investing.

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