

An Analytical Study on the Contribution of Mutual Funds to Wealth Creation

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Abstract: *Mutual funds have become a prominent and professionally managed investment option in India. This study investigates the role of mutual funds in fostering long-term wealth growth and the key demographic and behavioral factors affecting investor decisions. Data was collected from 42 individual mutual fund investors using a structured survey and evaluated using statistical tools like descriptive and correlation analysis. The findings indicate that equity mutual funds are especially popular among young, high-income investors, with factors such as income, duration of investment, and awareness significantly shaping satisfaction levels. The paper concludes with recommendations to expand investor education, support long-term investing, and improve access to mutual fund services.*

Keywords: Mutual Funds, Wealth Growth, Investment Habits, Financial Literacy, Risk and Return, SIP.

