## **EXECUTIVE SUMMARY**

The project report is after the impact of expressive and descriptive research of mutual funds, In India, there are a lot of mutual funds. A mutual fund could be a belief or an objective that gathers the venture reserve of different speculators who share a normal financial objective. It tells how Mutual funds work, how much risk is locked in with it and how an Individual broaden. In India, the mutual fund industry began in the year 1963, with all of the necessary arrangements and agreements in place with the Unit Trust of India, the Indian government, and the Reserve Bank of India. The supreme risk is evaluated by standard deviation which is further divided into two distant risks a) Systematic risk b) Unsystematic risk.

Risk perception with an Individual is classified as a character component of a wide run of liquidity-related ventures. The thought 'Risk Perception' means the way a person or an Individual speculator or an Investor sees the risk of mutual funds differently according to the research conducted in preview, in light of their interface and encounter. Within the research area impact of risk recognition of bank agents and professionals in Dharwad on their hypothesis conduct in mutual funds is mutilated. It is followed down that universal risk involved in mutual funds has a moderate level of risk involved within the investors of mutual funds whereas the non-investors perceive there is a high-risk level in an investment of mutual funds.

The Indian market has been extending monstrously amid later couple of a long time. With the alter in the diversified economy of India each cater their inclination based on chance included, this venture includes a preview where all the individuals have the optimistic view on shared assets and mutual funds with trade partners and business associates in Dharwad city.

Ultimately, it can be in view of all my determined efforts made for the research are profitable, in case if this research conducted can fulfill every one of those who considered and demonstrates helpful research and supportive outcome.