

04:05 PM 06 OCT EOD MARKET STATS ▾	सेन्सेक्स 31,814 ▲ 222.19	निफ्टी 50 9,979 ▲ 91.00	सोने (एमसीएक्स) (₹/१० ... 29,580.0 ▲ 193.0	यू एस डी/भारती... 65.37 ▲ 0.23	पोटफोलियो निर्माण करा	ई-टी मार्केट्स आप उतरवून घ्या 	CHOOSE LANGUAGE MAR ▾	LIVE
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A good mutual fund scheme for an inexperienced investor

BY ECONOMICTIMES.COM | OCT 06, 2017, 12.19 PM IST

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Can you help me choose a right **mutual fund**? I don't have any previous experience with **mutual funds**. Please advise.
--Abhishek Ramachandran

Vishal Dhawan, Founder, Plan Ahead Wealth Advisors, responds:



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An appropriate choice of mutual fund depends on multiple factors, ranging from risk tolerance, investment time horizon, ability to handle downside volatility, tax bracket amongst other factors. For investors with no investment experience, in addition to the fund category choice, it is important to consider the investment strategy for investing, that is, should it be a lumpsum or a regular investment like an SIP or STP. If you have an investment horizon of five to seven years, you could consider the use of balanced funds. For an investment horizon of less than five years, consider investing in debt funds. For an investment horizon in excess of seven years, largecap funds and diversified equity funds can also be considered.

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