**CHAPTER 1**

**INTRODUCTION**

**1.1) INTRODUCTION ABOUT INTERNSHIP**

The summer internship project conducted for a period of 10 weeks immediately after the completion of 3rd semester examinations before the commencement of 4th semester classes. I did internship in India Infoline stock market Company in Davangere.

The internship study aims to provide students the opportunity to consolidate the theoretical learning through practical experience. A major component of this experience is the formation of professional attitude. The students are expected to develop their personality and capacity to adopt to and handle, challenging situations in the real business world. Through the internship study, the students should be able to acquire transferable skills such as communications skills, interpersonal skills, technical skills, teamwork skills, management skills and problem-solving skills. The students can explore their interest in future career development.

To emphasize this very aspect of management studies and make it students with the organizational structure and working. Visvesvaraya Technological University has introduced this summer internship project, the objective of this internship is to expose the students to understand the working culture of the organization.

**1.2) INDUSTRY PROFILE**

Securities exchange is a sorted out setup with an administrative body and the individuals who exchange shares are enlisted with money markets and administrative body SEBI. It is where securities are purchased and sold. It is presented to a high unpredictability, cost varies inside minutes and dictated by the request and supply of stocks at a given time. Stock agents are the ones who purchase and offer securities for the benefit of people and foundations for some commission.

The securities trade leading group of India (SEBI) is the approved body which administrative the task of stocks trades, banks and other money related establishments. The past exhibitions the capital market particularly the securities trick by Ketan Parekh and Harshad Mehta needs to fixing of the tasks By SEBI. In extra the worldwide exchanging and venture introduction has improved it basic to task productivity. Stock exchange

**STOCK EXCHANGE**

Stock trade implies anyone or people whether consolidated or not constituted to assist, directing or controlling the matter of purchasing, offering, or managing in securities.

It is a relationship of part specialists with the end goal of self-direction and securing the interests if individuals. It can working just if the administration under the securities remembers it (direction) act, 1956. The acknowledgment is conceded under segment 3 of the demonstration by the focal government, service of back.

**Genesis of the Indian stock exchange**

The origin of securities exchange goes back to the time securities represented the property and promises to pay where first issue had been transferable from one person to another. The earliest recorded stock trade showcase dealings in India were exchanges in advance stock trades of east India co., towards the end the eighteenth century extensive variety of bank and cotton factories securities were being exchanged Bombay and clutter by 1830. The company’s act 1850 introduced a new concept of limited liability with sole motive to stimulating activities in the securities market.

The share gain of 1860 to 65 leads to great and sudden wealth in Bombay. This was the result of American civil war, which stopped the supply of the European and thus gave an opportunity to India to supply cotton. Every one become crazy with the spirit of speculation. Man and women, master and servant employer and employee, rich and poor of all cast and creed, officials and every one were in the area of speculation of bits of paper variously called as allotments; scrip’s and shares into gold and silver. At the end of the war the boom collapsed, many companies become insolvent. Buying of securities was no more. During the boom pf 1860 to 1900 brokers and bank managers were a privileged and a respectable class and the police had only “salam “for them. After the war, brokers were considered as a social nuisance and were driven from post to pillar. They were shifted from place to place. Lastly they found a place in a street called ‘dalal street’ where they truncated their business.

The c process of liberalization and deregulation was set by the government headed by the late Sri Rajeev Gandhi as the prime minister in November 1984, and later it was followed more vigorously by the next Prime Minister Sri P.V.Narasimha Rao and Dr. ManMohan Singh as the finance minister in July 1991. It was expected that about 25% of the domestic savings would be invested in corporate securities and mutual funds by the end of current century. The Indian economy had vision the eastern sky. The day was extremely important from the Indian economy’s point of view as it witnessed its country take altogether different shape created and crafted out finely and timely.

The bold step taken with lots of complexities by the finance minister had hardly faced any loopholes in the industrial policy. The reason was same, unnecessary bureaucratic control and government intervention in certain core areas.

The policy aimed to shed the load of the public sector, which has showed a very slow rate of return and high rate of incoming losses over the years. All these reforms have led to a pace of growth all most unparalleled in the history of any nation.

**NSE (National stock exchange)**

National stock exchange was established in 1992, located in Mumbai. It is leading stock exchange of India. NSE Managing Director and Chief Executive Officer is Vikram Limaye, Chairman of NSE is Ashok Chawla. In NSE no of listing companies is 1,696. NSE is also called as NIFTY, Indices of NSE is NIFTY 50, NIFTY NEXT 50, NIFTY 500.It is world’s 10th largest stock exchange and it has more than US $1.41 billion total market capitalization.

**BSE (Bombay stock exchange)**

Bombay stock exchange was established in 09 July 1875, located in Mumbai. BSE Fonder is Premchand Roychand, Chairman is Shri S Ravi, Managing Director and Chief Executive Officer is Ashish Kumar Chauhan. In BSE no of listing companies is 5,749. BSE is also called as SENSEX, Indices of BSE is S&P BSE Small Cap, S&P BSE Midcap, S&P BSE Large Cap, and BSE 500. It is world’s 12th largest stock exchange and it has more than $ 2 trillion market capitalization.

**Main players in the Indian brokerage industry:-**

* Indian info ICIC Direct
* Angel Broking Can Money
* Geojit HDFC Securities R
* Reliance Money Religare
* Share Khan Artha Money
* Way to Wealth SBI Demate
* Bridge securities ltd. Mothilal Oswal
* Anand Rathi Citi Bank Demat
* Dautche Bank Frank fin
* Karvy Securities Apollo sandbur
* Bangalore stock exchange

**1.3) COMPANY PROFILE:-**



**NATURE OF BUSINESS**:

IIFL (Indian Infoline Ltd.) is a money related administrations aggregate which was begun by a gathering of energetic business visionaries in 1995. The beginning of IIFL lies in the energy of thinking beyond practical boundaries and putting stock in your fantasies

IIFL was the developer in the retail brooking industry with its dispatch of 5 paisa exchanging stage which was provided the most minimal financier in the business and the flexibility from traditional methods for executing. IIFL quality has been to consistently develop and reexamine. IIFL's development from an entrepreneurial newly established in 1995 to a full range differentiated budgetary administrations aggregate is an consequence of relentless development by adopting to the dynamic business conditions, without evading center around center space of money related administrations.

Today, IIFL holding restricted is India's driving coordinated monetary administrations assemble with differing working organizations, fundamentally, non-keeping money and lodging account, riches and resource administration, budgetary warning and broking, shared store and monetary item conveyance, speculation saving money, institutional values, realty broking and warning administrations.

IIFL covers in excess of 4 million fulfilled clients crosswise over different business fragments and is persistently expanding on its quality to convey astounding growing client base.

**MILESTONES**

* 1995: Commenced activities as an Equity Research firm
* 1997: Launched explore results of driving Indian organizations, key divisions and the economy Client included driving fits, banks and organizations.
* 1999: Launched www.indiainfoline.com
* 2000: Launched internet exchanging through www.5paisa.com Started dispersion of disaster protection and common store
* 2003: Launched restrictive exchanging stage Trader Terminal for retail clients
* 2004: Acquired products broking permit
* 2004: Launched Portfolio Management Service
* 2005: Maiden IPO and recorded on NSE, BSE
* 2006: Acquired enrollment of DGCX
* 2006: Commenced the loaning business
* 2007: Commenced institutional values business under IIFL
* 2007: Formed Singapore auxiliary, IIFL (Asia) Pvt Ltd
* 2008: Launched IIFL Wealth
* 2008: Transitioned to protection broking model
* 2009: Acquired enlistment for Housing Finance
* 2009: SEBI in– standard endorsement for Mutual Fund
* 2010: Received in– guideline endorsement for enrollment of the Singapore Stock Exchange
* 2010: Received participation of the Colombo Stock Exchange
* 2011: Carlyle Group expanded its stake in India Infoline Group to 9 percent through secondary– showcase buys
* 2012: India Infoline Finance, the NBFC arm of India Infoline Group, India driving monetary administrations supplier, got enlistment from Pension Fund Regulatory and Development Authority (PFRDA) to go about as Aggregator under National Pension System (NPS).
* 2013: The greatest AIF, an unsurpassed high salary and benefits.
* 2014: Set up warning administrations for progression and bequest arranging in IIFL riches administration.
* 2015: Launched versatile exchanging stage.
* 2016: IIFL discovers backing by marquee institutional financial specialist.

**1.4) PROMOTERS**

|  |  |
| --- | --- |
| **NAME** | **DESIGNATION** |
| Nirmal Jain | Chairman |
| S Narayan | Independent Director |
| A. K. Purwar | Independent Director |
| Kranti Sinha | Independent Director |
| Nilesh vikamsey | Independent Director |
| Shubhalakshmi Panse | Independent Director |
| Geeta mathur | Independent Director |
| R Venkataraman | Managing Director |
| Chandran Ratnaswami | Non-Executive Director |

**1.5) VISION, MISSION, VALUES OF IIFL:-**

**Vision:**

* To become the most respected company in the financial services universe in India

**Mission:**

* Be a premium global conglomerate with a clear focus on respectively business.

**Values:**

**Fairness:** Fairness in our transactions with all stakeholders including customers, employees, and vendors benefit of fear or favor.

**Integrity:** Integrity and honesty of the greatest nature, in spirit, in letter, and in all our dealings with people, internal or external**.**

**Transparency:-** Transparency in all our marketing's with media, stakeholders ,investors, and public at wide range, we have reached this far uniquely based on our core moral values helping as amoral compass in all our marketing’s . Fairness, Transparency and Integrity –FIT is the leading force behind all that we do here @ IIFL. Only work with people and customers who is suitable into our professional’s ethics. Our constant venture is to distribute befittingly on all fronts to all our stakeholders. We are decided in the examination of these values and will let go of any growth opportunities that deem unfit.

**1.6) QUALITY POLICY**

* Drive coustomer stickiness through quality advice, best value and delightful experience.
* Cutting- edge proprietary technology for execution, bank office and customer service.
* Wide multi arrange filling in as one stop shop to client.
* Strive for delivery for that is 100% error free.
* Excellence is all about the Quality of work.

**1.7) PRODUCT AND SERVICES:-**

* IIFL Broking and Advisory
* IIFL Equity SIP
* IIFL Commodity SIP
* IIFL Mutual Fund SIP
* IIFL News and Research
* IIFL Wealth and Asset Management
* IIFL Mutual Funds Investment
* IIFL Personal Finance
* IIFL Portfolio Management Services (PMS
* IIFL Insurance Broker
* Institutional Equities and Investment Banking
* Trader Multiple by IIFL
* Good Till cancel (GTC) Order or Valid Till Date (VTD )

**1.8) AREA OF OPERATION**:-

IIFL is one of the leading integrating monetary administrations gather with different working business, basically Non-managing an account and lodging fund, Wealth cautioning and Broking, Mutual resources and cash related thing scattering, Investment Banking, Institutional qualities, Realty broking and Advisory organizations. IIFL serves more than 4 million fulfilled client crosswise over different business fragments and is constantly expanding on its qualities to convey amazing support of its growing client base.

**1.9) COMPETITORS:**

Anand rathi

Karvy

Motilala oswal

Religare broking

Sharekhan

Geojit

**COMPETITOR ANAYSIS**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Name** | **Last price** | **Market cap**  **Rs in cr** | **Sales turnover** | **Net profit** | **Total Assets** |
| ICICI Prudential’s | 416.05 | 59722.64 | 1796.24 | 1682.23 | 8194.71 |
| Edelweiss | 260.75 | 23772.41 | 450.43 | 129.01 | 2451.97 |
| IIFL Holdings | 725.2 | 23095.85 | 192.06 | 156.78 | 1499.63 |
| Motilal Oswal | 1162 | 16816.55 | 141.46 | 86.3 | 1026.77 |
| Geojit Finance | 98.55 | 2341.09 | 244.35 | 38.32 | 395.2 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Brokers | IIFL | Zerodha | ICICI Direct | Share Khan | Pro Stock |
| Service type | Full service Broker | Discount Broker | Full service Broker | Full service Broker | Discount Broker |
| Brokerage | 0.05 to 0.5% | ₹ 20.00 | 0.05 to 0.55% | 0.1 to 0.5% | ₹ 15.00 |
| Account type | 2 in 1 | 2 in 1 | 3 in 1 | 2 in 1 | 2 in 1 |
| Monthly Plans | No | No | No | No | Yes |
| Rating | 4 out of 5 | 4.5 out of 5 | 4 out of 5 | 4 out of 5 |  |

**1.10) SWOT ANALYSIS:-**

|  |  |
| --- | --- |
| **SWOT Analysis** | |
| **STRENGTHS** | 1. IIFL OFFERS Wide range of financial products 2. Successfully implement the “ Insurance broking” model 3. successful branding of Online portal i.e. “5pasia.com” 4. IFL is the first Indian brokerage house to get membership of Singapore exchange |
| **WEAKNESSES** | 1. High risk exposure due to conservative population 2. Concentrating less on advertising causes lack of brand visibility |
| **OPPORTUNITIES** | 1. urban families income is High 2. Rapid growth of cities |
| **THREATS** | 1. Government and RBI economic policy 2. New entrants |

**1.11) FUTURE GROWTH AND PROSPECTIVE:-**

Indian Infoline ltd. Established in the year 1995, till now has grown to the greater extent that now it is a major players in the stock broking industry. The company has the progressive future. The following statement will support the inference.

* India is a developing economy, it has high rate of savings by the people. Transferring these savings into investment will get more business for the company.
* Increasing interest in domestic investor in the last three years.
* The rural public yet to invest in stock market. It can expand it can expand its wings to expand into new areas.
* Company has opportunities to increase in mutual funds, insurance policy.

**1.12) FINANCIAL STATEMENT IIFL:-**

**PROFIT AND LOSS ACCOUNT**

|  |
| --- |
|  |
| Parameter | MAR'17 (₹ Cr.) | MAR'16 (₹ Cr.) | Change % |
| Operating Income | 192.06 | 211.41 | -9.15% |
| Net Sales | 192.06 | 211.41 | -9.15% |
| EXPENDITURE: |  |  |  |
| Increase/Decrease in Stock | 0.00 | 0.00 | 0.00% |
| Purchase of Shares / Units | 0.00 | 0.00 | 0.00% |
| Employee Cost | 6.22 | 8.41 | -26.03% |
| Operating & Establishment Expenses | 1.41 | 1.36 | 3.23% |
| Administrations & Other Expenses | 3.73 | 4.05 | -7.92% |
| Provisions and Contigencies | 2.86 | 0.72 | 296.26% |
| Expenses Capitalised | 0.00 | 0.00 | 0.00% |
| Total Expenditure | 14.21 | 14.54 | -2.27% |
| PBIDT (Excl OI) | 177.85 | 196.86 | -9.66% |
| Other Income | 0.27 | 0.00 | 9000.00% |
| Operating Profit | 178.12 | 196.87 | -9.52% |
| Interest | 6.79 | 6.35 | 7.04% |
| Depreciation | 0.58 | 0.09 | 562.50% |
| **Profit Before Taxation & Exceptional Items** | **170.75** | **190.43** | -10.34% |
| **Exceptional Income / Expenses** | **0.00** | **0.00** | 0.00% |
| **Profit Before Tax** | **170.75** | **190.43** | -10.34% |
| Provision for Tax | 13.97 | 18.45 | -24.29% |
| PAT | 156.78 | 171.98 | -8.84% |
| Extraordinary Items | 0.00 | 0.00 | 0.00% |
| Adj to Profit After Tax | 0.00 | 0.00 | 0.00% |
| Profit Balance B/F | 221.41 | 187.71 | 17.95% |
| Appropriations | 378.19 | 359.69 | 5.14% |
| Equity Dividend (%) | 225.00 | 212.50 | 5.88% |
| Earnings Per Share (in ₹) | 4.93 | 5.43 | -9.23% |
| Book Value (in ₹) | 47.17 | 46.63 |  |

**BALANCE SHEET:-**

|  |  |  |  |
| --- | --- | --- | --- |
| Parameter | MAR'17  (₹ Cr.) | MAR'16 (₹ Cr.) | %Change |
| **EQUITY AND LIABILITIES** |  |  |  |
| Share Capital | 63.58 | 63.31 | 0.43% |
| Share Warrants & Outstandings |  |  |  |
| Total Reserves | 1,435.91 | 1,412.58 | 1.65% |
| Shareholder's Funds | 1,499.64 | 1,475.89 | 1.61% |
| **Long-Term Borrowings** | **0.00** | **0.00** | 0.00% |
| Secured Loans | 0.00 | 50.00 | -100.00% |
| Unsecured Loans | 0.00 | 0.00 | 0.00% |
| Deferred Tax Assets / Liabilities | -13.30 | -14.69 | -9.48% |
| Other Long Term Liabilities | 0.00 | 0.00 | 0.00% |
| Long Term Trade Payables | 0.00 | 0.00 | 0.00% |
| Long Term Provisions | 311.72 | 319.31 | -2.37% |
| **Total Non-Current Liabilities** | **298.43** | **354.62** | -15.85% |
| **Current Liablities** |  |  |  |
| Trade Payables | 0.00 | 0.00 | 0.00% |
| Other Current Liabilities | 64.90 | 9.92 | 553.97% |
| Short Term Borrowings | 0.00 | 0.00 | 0.00% |
| Short Term Provisions | 26.38 | 4.75 | 455.10% |
| **Total Current Liabilities** | **91.28** | **14.68** | 521.95% |
| **Total Liabilities** | **1,889.35** | **1,845.18** | 2.39% |
| **ASSETS** |  |  |  |
| **Non-Current Assets** | **0.00** | **0.00** | 0.00% |
| LOANS | 0.00 | 0.00 | 0.00% |
| Gross Block | 3.28 | 1.56 | 111.19% |
| Less: Accumulated Depreciation | 1.22 | 0.64 | 91.82% |
| Less: Impairment of Assets | 0.00 | 0.00 | 0.00% |
| Net Block | 2.06 | 0.92 | 124.59% |
| Lease Adjustment A/c | 0.00 | 0.00 | 0.00% |
| Capital Work in Progress | 0.00 | 1.61 | -100.00% |
| Intangible assets under development | 0.00 | 0.00 | 0.00% |
| Pre-operative Expenses pending | 0.00 | 0.00 | 0.00% |
| Assets in transit | 0.00 | 0.00 | 0.00% |
| Non-Current Investments | 1,443.84 | 1,417.35 | 1.87% |
| Long Term Loans & Advances | 333.32 | 343.70 | -3.02% |
| Other Non-Current Assets | 0.00 | 0.08 | -100.00% |
| **Total Non-Current Assets** | **1,779.22** | **1,763.65** | 0.88% |
| **Current Assets Loans & Advances** |  |  |  |
| Currents Investments | 78.00 | 0.00 | 100.00% |
| Inventories | 0.00 | 0.00 | 0.00% |
| Sundry Debtors | 1.09 | 5.24 | -79.15% |
| Cash and Bank | 8.53 | 3.34 | 155.14% |
| Other Current Assets | 1.07 | 1.27 | -15.65% |
| Short Term Loans and Advances | 21.43 | 71.68 | -70.10% |
| **Total Current Assets** | **110.13** | **81.53** | 35.07% |
| Net Current Assets (Including Current Investments) | 18.84 | 66.86 | -71.82% |
| Total Current Assets Excluding Current Investments | 32.13 | 81.53 | -60.60% |
| Miscellaneous Expenses not written off | 0.00 | 0.00 | 0.00% |
| **Total Assets** | **1,889.35** | **1,845.18** | 2.39% |
| Contingent Liabilities | 36.92 | 35.53 | 3.91% |
| Total Debt | 50.00 | 50.00 | 0.00% |
| Book Value (in ₹) | 47.17 | 46.63 | 1.16% |
| Adjusted Book Value (in ₹) | 47.17 | 46.63 | 1.16% |

**CHAPTER 2**

**CONCEPTUAL BACKGROUND AND LITERATURE REVIEW**

**2.1) THEORETICAL BACKGROUND OF THE STUDY:-**

In the antiquated circumstances, women’s were not permitted to try and get training. Their part was totally to care for home. Their reality was restricted to their families. In any case, at that point, the general population gradually began recognizing the significance of training for women’s. We find numerous exceedingly taught women’s for now. They are advancing in genuine sense we find that women’s working effectively in all divisions. Also, obviously, at the same time, they couldn't overlooked their homemaker work. On both the fronts I. e. home and occupation, they are doing fine. They know how to oversee adjust of work life. Presently a-days, we find that greater part women’s who are financially free. Presumably, the present women’s are more effective. They are getting paid great salary rates. In any case, shouldn't something be said about their investment conduct? Is it accurate to say that they are financial information enough to make their own particular investment? In the event that yes, at that point what kind of investment pattern investor choice? What are their feeling towards savings and investment, what is their hazard taking limit? The responses to these inquiries are essential for getting the photo of the part of Indian women’s while taking the choices of interest in the share trading system.

Financial investment is purchased of a budgetary security, for example, stock, security or home loan. As a woman and an investor, forming of budgetary future is as the numerous different parts they play throughout everyday life. Women’s today, have all the more gaining potential and more impact over monetary choices than any other time in recent time. Women’s speak to half of the workforce and numerous organizations are claimed or overseen by women’s. A large portion of the females impact or control the dominant part of all consumer choices. Accordingly, it turns out to be most requirement for women’s to focus around funds now like never before.

For the duration of their lives, as a women, they confront distinctive monetary issues and difficulties than their male partners. In the event that women’s will take control of their monetary future, it's essential that they perceive those distinctions and enable themselves.

Earning money is just a half portion of the condition for accomplishing target of monetary autonomy. Viably spending your money to work for you is similarly vital. Likewise, conditions are every now and again extraordinary for women’s, and whatever decisions you improve will be better because of more information of the fundamental issues and your choices.

**Importance of investment for women:**

As a women, the future is high when contrasted with guys; consequently it is most fundamental to have enough investment to keep up the way of life for the duration of their lives.

• If we watch the present situation of metro urban areas of India, we will become acquainted with that the majority of the level of profession oriented females is on the ascent. Henceforth numerous women’s are with the end goal that they don't get married however numerous a times they go with adopting kids and like to wind up single parents. Presently in such circumstances, women’s would require higher amount of funds to meet the expanding needs emerging out of the section of the kids to their families.

• Secondly, step by step the quantity of divorced people is additionally increments. Presently, in such case, again females have be financially free, as well as they have been vast investment to secure their future.

• Thirdly, we can watched that women’s are no hazard taker while doing investment choices. On the off chance that they instruct themselves well about investment path and the profits which can be benefited from them, they can take essential and strong choices for making investment.

**INDIAN WOMEN AND INVESTING**

Up and down, the government has surrounded various kind of plans to encourage females to take an interest during the time spent capital development by encouraging them to take up savings and investment activities. The greater part of institution occupied with offering funds – investment activities are promoting savings and speculations culture among females by teaching them through different investment education program. Females in India now have understood the significance of savings and interests in enhancing their individual financial status and also their family an entire .subsequently, they are channelizing their investment funds to words bank deposits, post office deposits and government securities and corporate stocks. A couple of studies did toward this path are explored hereunder. As talked about further in the following area, for the most part female financial specialists are more preservationist than men in their investment decisions. They are more unwilling to chance liking to spare their cash in post office, fixed deposit schemes and bank time deposits, which are more secure and don't require review till their period. As of late females in India are additionally entering the field of corporate investment and are encountering mental boundaries in while putting resources into securities of corporate.

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**2.2) LITERTURE REVIEW**

1) **A BERNASEK, VL BAJTELSMIT (2002)**:- **Predicators of women’s involvement in household financial decision making** a solid positive affiliation was recognized between women's inclusion in the financial decisions and her share in the family unit income. In this manner, less share of womens in the aggregate family unit salary prompted their less contribution in the decision making procedure of financial investment.

2) **C COLGAN, J GOODMAN (2004)**:- **Saving and investing: A Challenge for womens**. The investigation watched that the shortcomings in the retirement arranging framework have abandoned it of little advantage for womens. The creator is utilizing Descriptive measurements system, Sample and respondent of the examination is utilizing the information from the observe of Consumer Finances conducted after at systematic span by Federal Reserve.

3) **HIRA AND LOIBL (2006)**:- **Gender differences in investment behavior** the examination uncovered that female members discovered investment decisions upsetting, troublesome and time consuming. Additionally, the security worries because of the utilization of PC innovation settled on speculation choices of women’s is awkward.

4) **FENG AND SEAHOLES (2007)**: **Investment behavior of Chinese men and women in the emerging stock markets.** The consequences of the investigation demonstrates that fixed deposit of investment with post offices was the ladies' most favored speculation avenue, trailed by fixed deposit with banks and buy of gold while investment in real estate, commodity market and share market were observed to be the slightest favored investment avenue.

**5) L NATH, L HOLDER – WEBB, D WOOD (2009):- Will women lead the way? Gender and information preferences in investment decisions** the investigation drew out the way that the way in which basic venture applicable data was being given did not enough liberate women’s. The data needs of the females were not took care of an indistinguishable degree from the data needs of males to empower them to utilize this data in settling on investment decisions.

6) **JOHN R. BECKER-BLEASE (2009): Confidence and Angel investors: does gender matter**? The consequences of this examination uncovered that male and female investor invest at various rates. Contrasted with women’s, men will probably take an interest in the angel market, put resources into prior stage extends and accept a majority propostion of proposition. These outcomes are predictable with women investors having lesser certainty contrasted with men. Given that men speculators contribute at a higher rate than do women’s, this has imperative implications for female business peoples are enter into the angel capital. The proof of homophily in the looking for process for capital proposes that womens business people will probably look for capital development from female investors. On the off chance that female investors contribute at a lower rate and women’s will probably look for capital from other women's, this recommends more limited to get to the money to female business people, ceteris paribus, than men.

7) **KATHIRVEL AND MEKALA (2010):- The factors associated with the financial decision making of women investors as well as to examine the precedence of women investors towards different investment marketplace.** The authors concluded that the above factors closely influence the investment decisions of the investor whereas there was no association between the saving and the time taken for investment decision. The authors also suggested that basic knowledge of stock market must be given to women investors about all types of investments, so that they will make better investments.

8) **SHASHIKALA AND PRASAD RAVI (2010):-** **The demographic characteristics such as gender and age as factors affecting the investment option of the investors.**  Consequences of investigation found that there are no critical contrast between the male and female investors concerning the favored speculation elective i.e. all females want to put resources into the optional market.

**9) MEENAKSHI CHATURVEDI AND SHRUTI KHARE (2012) :-Study On Saving Pattern and Investment Preferences of an Individual Household in India”** study about the familiarity with securities exchange and investment pattern of the Indian Investors about various speculation instruments, for example, bank deposit, life insurance scheme, commercial deposits, corporate security-securities, mutual funds, and equity and preference shares. This exploration distinguish the effect of age, training, occupation and income level of the individual investors on the speculation choice. Main goal was to examine the inclinations and attention to financial specialist for different investment alternative accessible to them and to breaking down the elements affecting their perception and preferences. All the more particularly, an endeavor has been in this article to measure the level of attention to speculator around a few pre-recognized investment products; it was inferred that the investors had a high level of mindfulness about bank deposit, real estate, Small saving plan, Life protection. The investment avenue like Preference Share, Equity share, mutual fund, corporate securities which are not exceptionally prevalent among the investor and level and degree of mindfulness fluctuates with the level of income.

10) **DR. SARITA BAHL (2012):-** **Younger women have already developed the plan for investment.** She inferred that there are more youthful females have effectively built up the arrangement for investment. Females working in private division are more confidence in contributing their money. Women contribute their cash when they begin procuring and become independent. Greater part of working females have contributed their money. Working females put their cash in insurance schemes as they are not willing to take risk to accomplish profit and need to have a safe future.

11) **MANDEEP KAUR, TINA VOHRA (2013):-** **Women and stock participation (A review of empirical evidences** this paper has explained work regarding to women’s and their stock market involvement. Even-though women have made a lots of progress in all spheres of life, their involvement in the stock market is less because they have less knowledge of stocks and the working process of the stock market. Women need to be guided with specific information, products and services as their statistics needs are different from that of men in order to protect their active market involvement. The educational programmer should make women alert of the provided financial investment instruments and should help them in moulding their confidence about money matters and investments decisions.

12) **DR. R. SELLAPPAN, MS. S. JAMUNA & MS. TNR. KAVITHA (2013):-investment attitude of women towards different sources of securities – A factor analysis approach** from the above examination can be inferring that wedded females are more inquisitive in making investment than the unmarried. And also the more youthful are for the most part get a kick out of the chance to put resources into shares, mutual funds, insurance, securities, corporate funds than the more aged females. The middle age people groups most want to put resources into land wellspring of speculation. So the administration, Bankers and Financial foundations can present different plans of speculation in view of division of the statistic variables to secure more subsidizes.

13) **DEV PRASAD1, M. R. SHOLLAPUR2 AND SHRIDEVI V. PATTED3 (2014):-Indian Women Investors: Emotional Decision Makers?** This investigation analyses ,regardless of whether the human feelings of fear , love and desire and unbelief impact the decision making process of females investors considering investment openings in the Indian securities exchange The previous talk throws light on the helplessness of female investors to greed, dread, love and distrust in their corporate investment. These feelings hinder the rationale and discernment of speculators, influence their prospects of producing riches, cause budgetary pain, and further decay their passionate solidness.

14) **Dr. A.R. KANAGARAJ, N.PRIYANANDHINI, and R.VENKATESAN (2014):** **A Study on Perception of Women Investors towards Investments** finishes up, occupation and training level does not impact attention of female investors in Coimbatore city. The commitment of asset which have been saved or secured from current utilization with the expectation that a few advantages will accumulate in future. Investment has been an action restricted to the hazard and business class previously. This can be ascribed to the way that accessibility of investable assets is an essential to improvement of assets. So the female investors may appreciate the advantages of capital appreciation. The Government ought to establish enactment for ensuring the investors against illicit theoretical dealings.

15) **PROF. PRIYA VASAGADEKAR ( 2014 ):-Investment awareness among indian working women with reference to pune region** she infer that due to high level training, the present, females are acquring the best position offers with high salary bundles. It has turned into the present day requirement for working womens in India to build their wealth. As a large portion of the females are low in budgetary education, it turns out to be not really feasible for them to deal with their portfolios all alone. Additionally the hazard bearing limit of working females in India is low. This is because of absence of sound monetary information

16) **PROF. SHOBHA T.S AND PROF.SHALINI S (2015):-“A study on the perception of women towards financial planning in the city of bengaluru”** The exploration subject has been instrumental in distinguishing the view of women towards budgetary arranging clearly recognizes the difficulties and their recognitions through their procedure of money related planning. Females need to figure out how to teach the propensity for reserve funds, by organizing their costs and planning their costs to make investible surplus inside their methods. Another significant obstruction looked by the womens is absence of learning on the nuances of budgetary planning and investments. Absence of monetary mindfulness and information is contributing significantly in their dependence on investment and money related anticipating spouse/family, hampering their budgetary freedom.

17) **DR. NEERAJ MAINI (2015):- Analysis of confidence level of women investors to take investment decisions** it can be inferred that the advanced female is a developed and satisfactorily groomed identity now. Most of the women investor independent of their training and working status think about their monetary needs. They are certain about their capacity to contribute and manage investment issues proficiently. They feel secured with the money related security. Money related security has also influenced their identity emphatically. Since investing is considered as troublesome and scary, subsequently they stay up with the latest and take great choice and feel energized. Almost certainly she settles on her investment choices all alone however they additionally talk about the speculation matters with their life partner routinely.

18) **NEHA S SHUKLA (2016):-** **A Study of Investment Preference of Working Woman of North Gujarat Region** From the examination it is clear that working females put resources into different investment avenue. That understanding the socioeconomics with the assistance of the Chi-Square test, it was discovered that there is no connection between training with investment while there is critical connection amongst Age and Income.

19) **JYOTI CHAUDHERY (2017):-** **A Study of Income and Investment Pattern of Independent Women’s In Udaipur City** This investigation confirms the prior discoveries with respect to the connection amongst Age and hazard level of individual speculators. Females are more averse to take investment issues for whatever reasons unknown numerous females are less eager than men to go out on a risks. The Present investigation has imperative implication for investment team as it has turned out with certain interesting aspects of an individual speculator. The female speculator still likes to put resources into monetary items which give chance free returns.

20)**NAGAJEYAKUMARAN ATCHYUTHAN AND RATHIRANI YOGENDRAJAH** **(2017):-** **Investment awareness and preference of working women in jaffna district in sri lanka** The investigation uncovers that working females have more like to put resources into bank deposits. Larger part of the working females under the investigation this. It was additionally uncovered that gold was the second inclination of working females. It isn’t astounding that normally females like to put their cash in bank deposits and gold instead of other investment choices. It is additionally found while investing cash; working females underscore more on safety and liquidity as opposed to more return. Findings also recommend that Jaffna working not willing to take problems to earning more return from their investment

**CHAPTER 3**

**RESEARCH DESIGN**

3.1) STATEMENT OF THE PROBLEM**:-**

The current examination expects to put-up on some learning about key factors that impact investment behavior and ways these components affect investment risk tolerance and decision making activity among females and distinctive age bunches in connection with the martial level. People might be equivalent in all perspectives, however their behavior is diverse in similar circumstance. In this examination we are endeavoring to discover the factors which impact individual investment choices by considering demographical factors. Thus remembering this, the current examination is an endeavor to discover factors which impact contrasts in the view of investor in the choice of investing and individual investment choice based on demographical factors.

3.2) NEED FOR THE STUDY:-

* To analyse the women investor knowledge towards investment in stock market.
* To know women investor interested sector of investment.
* To analyse the decision making ability of the women investor.
* To analyse women investors basic purpose of investment in stock market.
* To determine the risk taking capacity of the women investor.

3.3) OBJECTIVES:

* To provide an up-to-date and comprehensive review of studies on women investor and their stock market participation.
* To discover the various impediments faced by women while participating in the stock market as explored by various researchers.
* To identify the women investors investment preferences in Davangere city.
* To identify the impact of demographic factors on investment awareness and preferences among the working women.

3.4) SCOPE OF THE STUDY:-

The study is confined to level of awareness about avenues while making their investment decisions and the main objectives behind their investment decision.

3.5) RESEARCH METHODOLOGY:-

**Type of research**

**Descriptive Research:-**

The sort of research utilized as a part of this is descripative.in this case description of characteristics related with populace of female investors are defined. Assessments of the extents of females who have specific investment behavior is assessed. What's more, after this procedure association was made to various parts of the investment habits for females and their hazard and speculation styles of females is founded.

METHOD OF DATA COLLECTION:-

a) **Primary information: -** Essential information has been utilized as a part of this examination. Essential information was gathered by a detailed questionnaire of 100 respondents.

b) **Secondary information: -** For this investigation secondary information was gathered through different sources, for example, web, business diaries, organization report, and magazine.

SAMPLING DESIGN:-

* **Population: -** The populace decided for this investigation is females who stay in Davangere as the examination revolves around the investment choice and money related necessities of female’s investors.
* **Sample Size: -** For this examination, I have gathered information from 100 female respondents.
* **Sample Unit: -** It is directed just for female investors.
* **Sample Techniques: -** For this study, convenience sampling technique has been used.

3.6) LIMITATIONS OF THE STUDY:-

* The paper is found on both primary and secondary data.
* The samples have been gathered from hundred respondents only.
* The study is limited and therefore the finding of the study cannot it be extended to other areas.
* The study would be influenced by personal experience of the investors.

3.7) HYPOTHESIS:-

A theory or prediction can also called hypothesis. A hypothesis is something more than a wild calculation but less than a well - accepted theory.

**Null hypothesis:-**

* Null hypothesis always predicts that there is no connection between the factors.
* It is represented by H0

**Alternative hypothesis:-**

* Alternative hypothesis always predicts that there is connection between the factors.
* It is represented by H1.

**LIST OF HYPOTHESIS:-**

|  |  |
| --- | --- |
| 01 | The relationship between the age and knowledge about stock market. |
| 02 | The relationship between the monthly income and proportion of income. |
| 03 | The relationship between the occupation and financial securities. |
| 04 | The relationship between the monthly income and associated capital market. |

**3.8) CHAPTER SCHEME:-**

**CHAPTER 1**

The chapter deals with introduction of stock market, genesis of the Indian stock exchange, NSE, BSE, main players in the Indian brokerage industry, Company profile – Nature of the business, Milestones of the company, Promoters of the company, vision, mission, values of IIFL, Products and services of the company, Competitors of the company, SWOT Analysis of the company and lastly Financial statement of the company.

**CHAPTER 2**

The chapter deals with theoretical background of the women investors awareness towards stock market and related literature review of the study.

**CHAPTER 3**

The chapter deals with problem of the study, need of the study, objective of the study, scope of the study, research methodology of the study- type of research, method of data collection, sampling design, Limitation of the study, hypothesis of the study.

**CHAPTER 4**

The chapter presents the highlights of analysis and interpretation such as tables and graphs.

**CHAPTER 5**

The chapter deals with findings of the study, suggestions of the study and conclusion of the study.

**BIBILOGRAPHY**

This represents the annexure relevant to the project such as tables and graphs.

**CHAPTER 4**

**DATA ANALYSIS AND INTERPRETATION**

4) HYPOTHESIS:-

**1) AGE AND SHARE MARKET:-**

| **1)AGE \* 5) Knowledge SM Cross tabulation** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| % within 5) Knowledge SM | | | | | | | | | |
|  | | 5) Knowledge SM | | | | | | Total | |
| Partial | | Complete | | Nil | |
| AGE | 20-40 | 56.3% | | 56.7% | | 66.7% | | 57.0% | |
| 40-60 | 34.4% | | 40.0% | | 16.7% | | 35.0% | |
| above 60 | 9.4% | | 3.3% | | 16.7% | | 8.0% | |
| Total | | 100.0% | | 100.0% | | 100.0% | | 100.0% | |
| **Chi-Square Tests** | | | | | | | | |
|  | | | Value | | Df | | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | | 2.434a | | 4 | | .656 | |
| Likelihood Ratio | | | 2.648 | | 4 | | .618 | |
| Linear-by-Linear Association | | | .134 | | 1 | | .714 | |
| N of Valid Cases | | | 100 | |  | |  | |
| a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is .48. | | | | | | | | |

Above hypothesis tested using chi-square test since both variables are nominal scale and relationship was found between Age and Occupation value of ‘p’ is found that (p=0.656) which is more than significance level ( 0.05), so this alternative hypothesis.

2) **MONTHLY INCOME AND PROPORTION OF INCOME**:-

| **4) MI \* 9)proportion of income Cross tabulation** | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| % within 9)proportion of income | | | | | | | | | | |
|  | | 9)proportion of income | | | | | | | | Total |
| 0-5% | | 5-10% | | 10-15% | | above 15% | |
| 4) MI | below 20000 | 70.3% | | 25.0% | | 21.4% | | 22.2% | | 41.0% |
| 20000-40000 | 18.9% | | 67.5% | | 71.4% | | 22.2% | | 46.0% |
| 40000& above | 10.8% | | 7.5% | | 7.1% | | 55.6% | | 13.0% |
| Total | | 100.0% | | 100.0% | | 100.0% | | 100.0% | | 100.0% |
| | **Chi-Square Tests** | | --- | | | | | | | | | |
|  | | | Value | | Df | | Asymp. Sig. (2-sided) | |
| Pearson Chi-Square | | | 39.278a | | 6 | | .000 | |
| Likelihood Ratio | | | 34.491 | | 6 | | .000 | |
| Linear-by-Linear Association | | | 14.961 | | 1 | | .000 | |
| N of Valid Cases | | | 100 | |  | |  | |
| a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is 1.17. | | | | | | | | |

Above hypothesis tested by using chi-square test since both variables are nominal scale and relationship found between Age and Occupation value of ‘p’ is found that ( p=0.000) which is less than significance level ( 0.05), so the null hypothesis rejected.

**3) OCCUPATION AND FINANCIAL INSTRUMENTS / SECURITIES:-**

| **3) OCC \* 12) FI/FS Cross tabulation** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| % within 12) FI/FS | | | | | | |
|  | | 12) FI/FS | | | | Total |
| high risk /high return | low risk /low return | low risk /high return | high risk /low return |
| 3) OCC | Salaried | 31.3% | 37.5% | 54.5% | 78.9% | 49.0% |
| Professional | 46.9% | 25.0% | 21.2% | 10.5% | 28.0% |
| Business | 9.4% | 18.8% | 18.2% | 5.3% | 13.0% |
| home maker | 12.5% | 12.5% | 3.0% | 5.3% | 8.0% |
| other,specify |  | 6.3% | 3.0% |  | 2.0% |
| Total | | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

| **Chi-Square Tests** | | | |
| --- | --- | --- | --- |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 20.251a | 12 | .062 |
| Likelihood Ratio | 20.854 | 12 | .053 |
| Linear-by-Linear Association | 5.038 | 1 | .025 |
| N of Valid Cases | 100 |  |  |
| a. 13 cells (65.0%) have expected count less than 5. The minimum expected count is .32. | | | |

The above hypothesis tested by using chi-square test since both variables are nominal scale and relationship was found between Age and Occupation value of ‘p’ is found that ( p=0.06 ) which is more than significance level ( 0.05), so this alternative hypothesis.

**4) MONTHLY INCOME AND ASSOCIATED CAPITAL MARKET**

| **4) MI \* 11) associated capital market Cross tabulation** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| % within 11) associated capital market | | | | | | |
|  | | 11) associated capital market | | | | Total |
| less than 1 year | 1-2 years | 3-5 years | more than 5 years |
| 4) MI | below 20000 | 45.8% | 44.2% | 31.3% | 35.3% | 41.0% |
| 20000-40000 | 33.3% | 53.5% | 50.0% | 41.2% | 46.0% |
| 40000& above | 20.8% | 2.3% | 18.8% | 23.5% | 13.0% |
| Total | | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

| **Chi-Square Tests** | | | |
| --- | --- | --- | --- |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 9.011a | 6 | .173 |
| Likelihood Ratio | 10.567 | 6 | .103 |
| Linear-by-Linear Association | 1.123 | 1 | .289 |
| N of Valid Cases | 100 |  |  |
| a. 3 cells (25.0%) have expected count less than 5. The minimum expected count is 2.08. | | | |

The above hypothesis tested by using chi-square test since both variables are nominal scale and relationship found between Age and Occupation value of ‘p’ is found that ( p=0.173) which is more than significance level ( 0.05), so this alternative hypothesis

**4.1) TABLES AND GRAPHS:-**

**Table No 4.1) AGE OF WOMEN INVEATORS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| 20-40 years | 57 | 57% |
| 40-60 years | 35 | 35% |
| Above 60 years | 8 | 8% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, majority of the respondents 57% in the age category of 20-40 years ,next greatest percentage of aged between 40-60 years respondents 35% and minimum percentage of the respondents 08% are greater than 60 years.

**INFERENCE:** From the above figure 1, we can know that out of 100 respondents, most of the respondents falls under the group of 20-40 years is 57%.

**Table No. 4.2) MARITAL STATUS OF WOMEN INVESTORS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Married | 63 | 63% |
| Unmarried | 37 | 37% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, with regards to the marital status of the respondents, most of the respondents 63% were married while 37% of them were unmarried.

**INFERENCE:** From the above figure 2, we can know that out of 100 respondents, most of the respondents falls under the group of married is 63%.

**Table No 4.3) OCCUPATION OF WOMEN INVESTORS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Salaried | 49 | 49% |
| Professional | 28 | 28% |
| Business | 13 | 13% |
| Home maker | 8 | 8% |
| Other ,specify | 2 | 2% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, most of the respondents 49% are salaried and 28% respondents are professional, 13% respondents are business, 08% respondents are home maker and rest of the respondents are other.

**INFERENCE:** From the above figure 3, we can know that out of 100 respondents, most of the respondents falls under the category of salaried is 49%.

**Table No 4.4) MONTHLY INCOME OF WOMEN INVESTORS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Below 20000 | 41 | 41% |
| 20000 - 40000 | 16 | 16% |
| 40000 &above | 13 | 13% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, majority of the respondents 41% are earning an income below 20000 and16% respondents are 20000-40000 and rest of the respondents are 40000& above( 13%).

**INFERENCE:** From the above figure 4, we can know that out of 100 respondents, most of the respondents falls under the group of below 20000 is 41%.

**Table No 4.5) KNOWLEDGE OF STOCK MARKET FOR WOMEN INVESTORS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Partial | 64 | 64% |
| Complete | 30 | 30% |
| Nil | 6 | 6% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, most of the respondents knowledge of share market 49% are partial , 30% respondents are complete knowledge of share market, 06% respondents knowledge of share market are nil.

**INFERENCE:** From the above figure 5, we can know that out of 100 respondents, most of the respondents falls under the group of partial is 64%.

**Table No 4.6) SATISFIED WITH PRESENT BROKING COMPANY**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Yes | 86 | 86% |
| No | 14 | 14% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, most of the respondents satisfied with present broking company 86% is ‘**YES**’ and rest of the respondents are ‘**NO**’

**INFERENCE:** From the above figure 6, we can know that out of 100 respondents, most of the respondents falls under the group of **YES** is 86%.

**Table No 4.7) FREQUENCY OF INVESTMENTS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Weekly | 21 | 21% |
| Monthly | 49 | 49% |
| Quarterly | 6 | 6% |
| Half yearly | 18 | 18% |
| Yearly | 6 | 6% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, who were surveyed the frequency of investment is 21% respondents are weekly, most of the respondents 49% are monthly, 06% respondents are quarterly, 18% respondents are half yearly and rest of the respondents are yearly.

**INFERENCE:** From the above figure 7, we can know that out of 100 respondents, most of the respondents falls under the group of monthly is 49%.

**Table No 4.8) BASIC PURPOSE OF INVESTMENTS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Returns | 52 | 52% |
| Capital appreciation | 16 | 16% |
| Risk covering | 7 | 7% |
| Tax benefits | 25 | 25% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, 21% respondent are belong to the returns, 16% respondents are belong to the capital appreciation, 07% respondents are belong to the risk covering and 25% respondents are belong to the tax benefits.

**INFERENCE:** From the above figure 8, we can know that out of 100 respondents, most of the respondents falls under the group of returns is 52%.

**Table No 4.9) PROPORTION OF INCOME USE FOR INVESTMENTS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| 0 -5% | 37 | 37% |
| 5 - 10 % | 40 | 40% |
| 10- 15 % | 14 | 14% |
| Above 15% | 9 | 9% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table it was shows that 37% respondents are belongs to the 0-5%, 40% respondents are belongs to the 05-10%, 14% respondents are belongs to the 10-15% and 09% respondents are belongs to the above 15%.

**INFERENCE**: From the above figure 9, we can know that out of 100 respondents, most of the respondents falls under the group of 05-10% is 40%.

**Table No 4.10) TAKE YOUR OWN INVESTMENT DECISIONS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Yes | 82 | 82% |
| No | 18 | 18% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, it was found that 82% respondents are belong to the ‘YES’ and 18% respondents are belong to the ‘NO’.

**INFERENCE:** From the above figure 10, we can know that out of 100 respondents, most of the respondents falls under the group of YES is 82%.

**Table No 4.11) ASSOCIATED WITH CAPITAL MARKET**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Less than one year | 24 | 24% |
| 1-2 years | 43 | 43% |
| 3-5 years | 16 | 16% |
| More than 5 years | 17 | 17% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, 24% respondent are belong to the less than one year, 43% respondents are belong to the 1-2years, 16% respondents are belong to the 3-5 years and 175 respondents are belong to the more than 5 years.

**INFERENCE**: From the above figure 11, we can know that out of 100 respondents, most of the respondents falls under the group of 1-2 years is 43%

**Table No 4.12) INVEST IN THE FINANCIAL INSTRUMENTS / SECURITIES, IT GIVE.**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| High risk **/** High return | 32 | 32% |
| Low risk **/** Low return | 16 | 16% |
| Low risk **/** High return | 33 | 33% |
| High risk **/** Low return | 19 | 19% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, 32% respondents are high risk /high return ,16% respondent are low risk/ low return, 33% respondents are low risk/ high return and 19% respondents are high risk /low return.

**INFERENCE:** From the above figure 12, we can know that out of 100 respondents, most of the respondents falls under the group of low return /low risk is 33%.

**Table No 4.13) MODE OF USING IN THE TRADING**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage %** |
| Online | 15 | 15% |
| Offline | 5 | 5% |
| Both | 80 | 80% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, who were surveyed the mode of using in the trading is 15% respondents are online, 05% respondents are offline, most of the respondents 80% are both.

**INFERENCE:** From the above figure 13, we can know that out of 100 respondents, most of the respondents falls under the group of both is 80%.

**Table No 4.14) RANK THE SOURCES OF INVESTMENT.**

**Table No 4.14 (1) Newspaper, Journals & Magazines.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 11 | 11% |
| Very Good | 14 | 14% |
| Good | 20 | 20% |
| Average | 14 | 14% |
| Bad | 16 | 16% |
| Very Bad | 25 | 25% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, it was found that 11% respondents are belongs to the excellent, 14% respondents are belongs to the very good, 20% respondents are belongs to the good, 14% respondents are belongs to the average, 16% respondents are belongs to the bad and 25% respondents are belongs to the very bad

**INFERENCE:** From the above figure 14.1) we can know that out of 100 respondents, most of the respondents falls under the group of very bad is 25%.

**Table No 4.14(2) TV Channels.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 13 | 13% |
| very good | 13 | 13% |
| Good | 17 | 17% |
| Average | 21 | 21% |
| Bad | 25 | 25% |
| Very bad | 11 | 11% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

The above table shows that out of 100 sample size of investors, it was found that 13% respondents are belongs to the excellent, 13% respondents are belongs to the very good, 17% respondents are belongs to the good, 21% respondents are belongs to the average, 25% respondents are belongs to the bad and 11% respondents are belongs to the very bad.

**INFERENCE:** From the above figure 14.2 we can know that out of 100 respondents, most of the respondents falls under the group of bad is 25%

**Table No 4.14(3) Internet.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 13 | 13% |
| very good | 18 | 18% |
| Good | 22 | 22% |
| Average | 25 | 25% |
| Bad | 9 | 9% |
| Very bad | 13 | 13% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above data, that out of 100 sample size of investors, it was found that 13% respondents are belongs to the excellent, 18% respondents are belongs to the very good, 22% respondents are belongs to the good, 25% respondents are belongs to the average, 09% respondents are belongs to the bad and 13% respondents are belongs to the very bad.

**INFERENCE:** From the above figure 14.3) we can know that out of 100 respondents, most of the respondents falls under the group of average is 25%.

**Table No 4.14(4) Financial Brokers.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 25 | 25% |
| Very good | 19 | 19% |
| Good | 30 | 30% |
| Average | 12 | 12% |
| Bad | 7 | 7% |
| Very Bad | 7 | 7% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, it was found that 25% respondents are belongs to the excellent, 19% respondents are belongs to the very good, 30% respondents are belongs to the good, 12% respondents are belongs to the average, 07% respondents are belongs to the bad and 07% respondents are belongs to the very bad.

**INFERENCE:** From the above figure 14.4) we can know that out of 100 respondents, most of the respondents falls under the group of good is 30%.

**Table No 4.14(5) Investor Forum.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 20 | 20% |
| Very Good | 29 | 29% |
| Good | 5 | 5% |
| Average | 12 | 12% |
| Bad | 23 | 23% |
| Very Bad | 11 | 11% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, it was found that 20% respondents are belongs to the excellent, 29% respondents are belongs to the very good, 5% respondents are belongs to the good, 12% respondents are belongs to the average, 23% respondents are belongs to the bad and 11% respondents are belongs to the very bad.

**INFERENCE:** From the above figure 14.5) we can know that out of 100 respondents, most of the respondents falls under the group of very good is 29%

**Table No 4.14(6) Others (Friends, Relatives)**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Excellent | 18 | 18% |
| Very Good | 7 | 7% |
| Good | 6 | 6% |
| Average | 17 | 17% |
| Bad | 20 | 20% |
| Very Bad | 32 | 32% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above data, that out of 100 sample size of investors, it was found that 18% respondents are belongs to the excellent, 07% respondents are belongs to the very good, 6% respondents are belongs to the good, 17% respondents are belongs to the average, 20% respondents are belongs to the bad and 32% respondents are belongs to the very bad.

**INFERENCE:** From the above figure 14.6) we can know that out of 100 respondents, most of the respondents falls under the group of very bad is 32%.

**Table No 4.15) RATE THE ABILITY TO INVESTMENT DECISION BY SCORING THEM.**

**Table No 4.15(1) I am confident about my ability to invest.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Strongly Agree | 20 | 20% |
| Agree | 59 | 59% |
| Neither Agree Nor Disagree | 11 | 11% |
| Disagree | 2 | 2% |
| Strongly Disagree | 8 | 8% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above table shows that out of 100 sample size of investors, it was found that 20% respondents are belongs to the strongly agree, 59% respondents are belongs to the agree, 11% respondents are belongs to the neither agree nor disagree, 02% respondents are belongs to the disagree, 08% respondents are belongs to the strongly disagree.

**INFERENCE:** From the above figure 15.1) we can know that out of 100 respondents, most of the respondents falls under the group of agree is 59%.

**Table No 4.15(2) I am knowledgeable about investing.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Strongly Agree | 17 | 17% |
| Agree | 54 | 54% |
| Neither Agree Nor Disagree | 20 | 20% |
| Disagree | 5 | 5% |
| Strongly Disagree | 4 | 4% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above data, that out of 100 sample size of investors, it was found that 17% respondents are belongs to the strongly agree, 54% respondents are belongs to the agree, 20% respondents are belongs to the neither agree nor disagree, 05% respondents are belongs to the disagree, 04% respondents are belongs to the strongly disagree.

**INFERENCE**: From the above figure 15.2) we can know that out of 100 respondents, most of the respondents falls under the group of agree is 54%.

**Table No 4.15(3) I regularly make investment decisions on my own.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Strongly Agree | 36 | 36% |
| Agree | 33 | 33% |
| Neither Agree Nor Disagree | 21 | 21% |
| Disagree | 5 | 5% |
| Strongly Disagree | 5 | 5% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above data, that out of 100 sample size of investors, it was found that 36% respondents are belongs to the strongly agree, 33% respondents are belongs to the agree, 21% respondents are belongs to the neither agree nor disagree, 5% respondents are belongs to the disagree, 5% respondents are belongs to the strongly disagree.

**INFERENCE:** From the above figure 15.3) we can know that out of 100 respondents, most of the respondents falls under the group of strongly agree is 36%.

**Table No 4.15(4) I make investment according to my goals.**

|  |  |  |
| --- | --- | --- |
| **Particular** | **No of respondents** | **Percentage %** |
| Strongly Agree | 39 | 39% |
| Agree | 49 | 49% |
| Neither Agree Nor Disagree | 3 | 3% |
| Disagree | 7 | 7% |
| Strongly Disagree | 2 | 2% |
| **Total** | 100 | 100% |

Source: Author’s calculation.

**ANALYSIS**

From the above data, that out of 100 sample size of investors, it was found that 39% respondents are belongs to the strongly agree, 49% respondents are belongs to the agree, 3% respondents are belongs to the neither agree nor disagree, 07% respondents are belongs to the disagree, 02% respondents are belongs to the strongly disagree.

**INFERENCE**: From the above figure 15.4) we can know that out of 100 respondents, most of the respondents falls under the group of agree is 49%.

**CHAPTER 5**

**FINDINGS, CONCLUSIONS AND SUGGESTIONS.**

**5.1) FINDINGS:-**

* Majority of the respondents are salaried employee.
* Most of the respondents are in the age category 20-40 years.
* Majority of the respondents are married with percentage of 63%, the rest of the respondents are not married.
* Majority of the respondent’s income level is less than 20000.
* Most of the respondents knowledge about share market is partial
* Majority of the women investors consisting of 82% of them take their own investment conclusion and remaining of the respondents depended on others.
* Majority of the respondents interested to invest in equity not others.

**5.2) SUGGESTIONS:-**

* Women investors ought to be urged to put resources into more paths which include high hazard and high return.
* Women investors should expand their awareness level of the portfolio enhancement to spread their hazard.
* Women investors should identify their monetary independence and plan for the future to improve it.
* Women investors centre around making an appropriate budgetary plan to have an attention on the budgetary objectives
* Women investors need to bring about a modify in their behaviour and attitude in order to improve their participation in the stock market.

This propose of this project that training and workshop about securities exchange ought to be sorted out particularly for women’s since increment in awareness about the share trading system will lead to confidence and fulfilment among female investors, accordingly enhancing their securities exchange participation. Alongside this monetary advisor can likewise assume an vital part in enhancing the female investors participation in the investment exercises by giving them more help which is required keeping in order to understand the monetary matters. Female investors being hazard unwilling speculators need to believe the stock exchange in order to continue investing in it.

**5.3) CONCLUSION:-**

* Many of the women investors don’t have risks taking abilities they don’t have a thorough knowledge of all the investment path.
* A most of women investors have invested as opportunities have come, not planned for their finance and investment path.
* Majority of the women investors are traditional investors, they prefer investing in safer investments.
* Most women investors invested on low risk such as insurance, bank stake, mutual funds, and post office stake.
* Many of the respondent have monetary aims of generating assets which growth along with generation of income.
* Majority of the women investors take decisions by taking the guidance of experienced people and their family members.
* As women investors generally spend in funds which generate income in long term.

It can be concluded that generally, women investors are still conventional while It comes investments they want avoid risk whenever investing and their stock markets participation is limited because they have partial information of stocks and working process of the stocks so the educational programmes must make women knowledgeable of the provided financial investments and should help them in molding their confidence about investment decision and the money matters.

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