

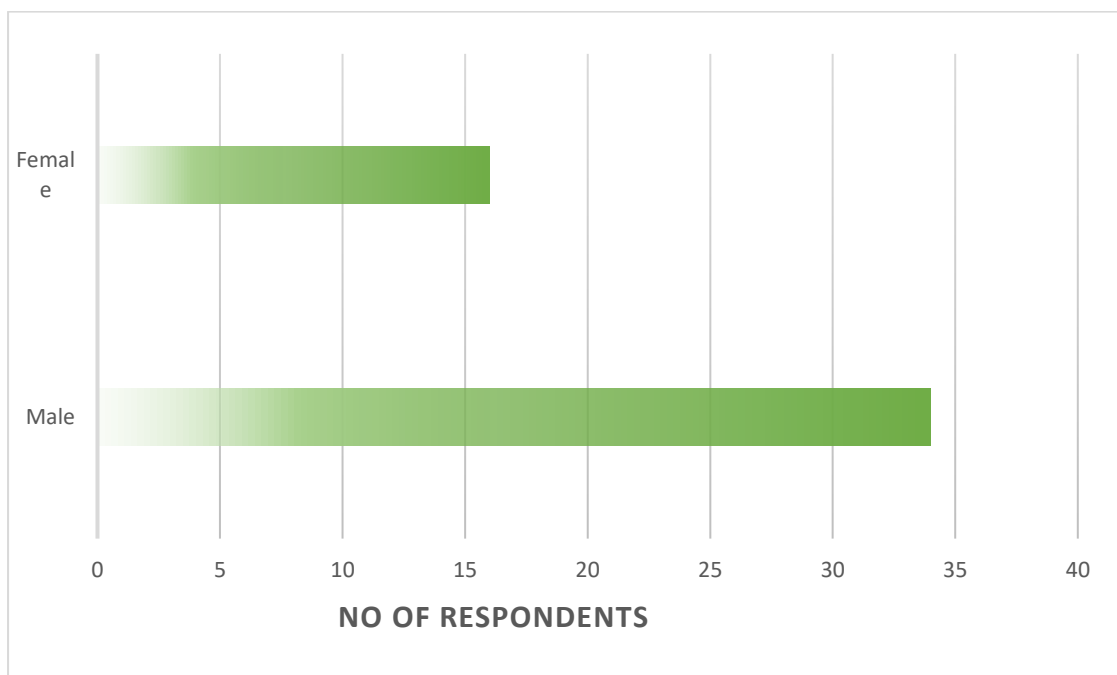
CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

Table no.4.1: AREA OF RESIDENCE

| PARTICULARS | NO: OF RESPONDANTS | PERCENTAGE |
|-------------|--------------------|------------|
| RURAL | 16 | 32 |
| URBAN | 34 | 68 |
| TOTAL | 50 | 100 |

Chart no.4.1: AREA OF RESIDENCE



ANALYSIS & INTERPRETATION:

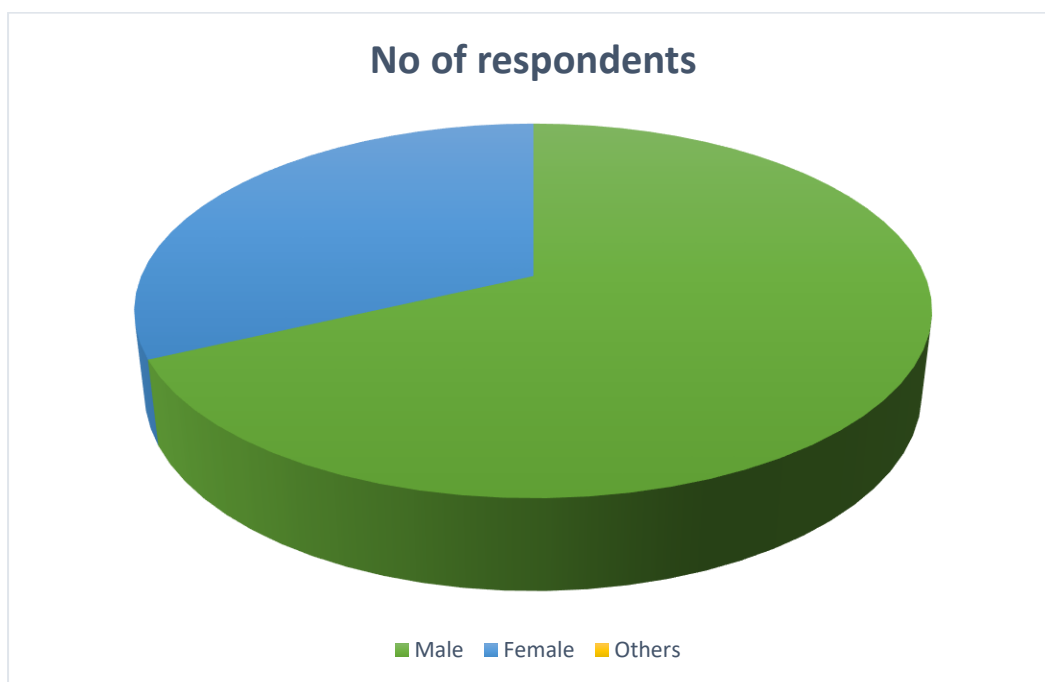
The above table shows that 32% of the respondents are from rural area and remaining 68% of the respondents in the study are from urban area.

Majority of the respondents that is 68%, 34 respondents out of total 50 respondents are from urban area.

Table no.4.2: GENDER WISE CLASSIFICATION

| PARTICULARS | NO: OF RESPONDANTS | PERCENTAGE |
|-------------|--------------------|------------|
| MALE | 34 | 68 |
| FEMALE | 16 | 32 |
| OTHERS | 0 | 0 |
| TOTAL | 50 | 100 |

Chart 4.2: GENDER WISE CLASSIFICATION



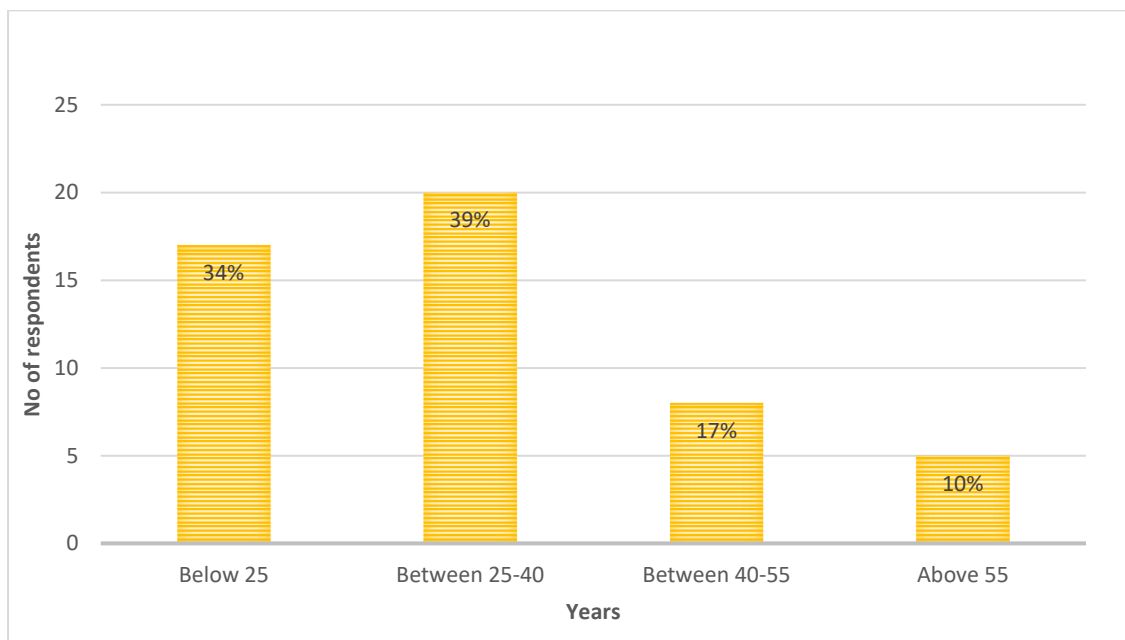
Analysis & Interpretation:

The above table shows that 68% of the respondents are male and remaining 32% are female. Majority of the Respondents that is 68% of them are male. Generally male bear the financial responsibility in the Indian society and therefore they have to make investment decision to full fill the financial obligation.

Table no.4.3: AGE WISE CLASSIFICATION

| PARTICULARS | NO: OF RESPONDANTS | PERCENTAGE |
|---------------|--------------------|------------|
| BELOW 25 | 17 | 34 |
| BETWEEN 25-40 | 20 | 39 |
| BETWEEN 40-55 | 8 | 17 |
| ABOVE 55 | 5 | 10 |
| TOTAL | 50 | 100 |

Chart 4.3: AGE WISE CLASSIFICATION



Analysis & Interpretation:

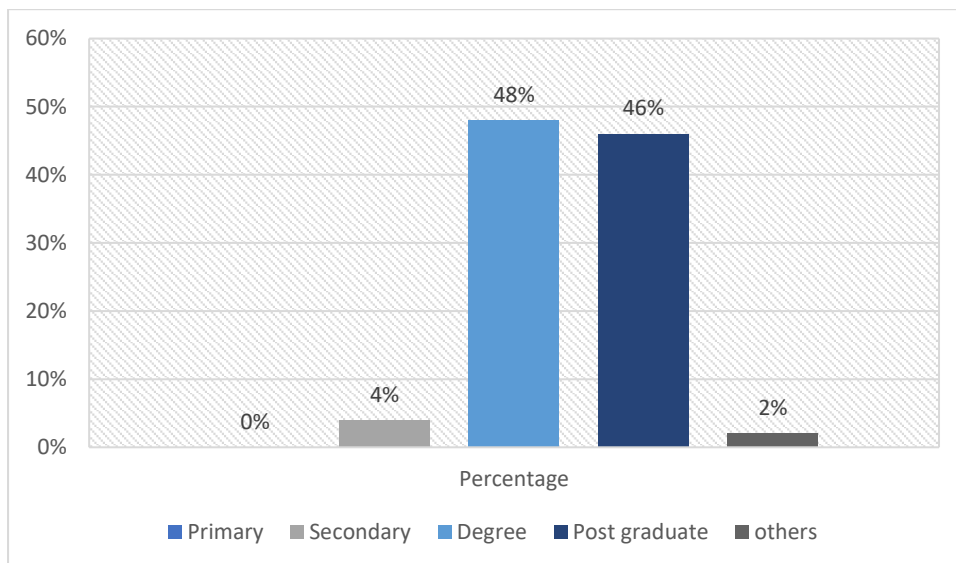
The above table shows that 39% of respondents belongs to the age group of 25-40 years, 34% of them belongs to the age group of below 25 years, 17% of them belongs to the age group of 40-55 years and 10% of them belongs to the age group of above 55 Years.

Majority of the Respondents that is 39% of them belong to the age group of 25-40 years this means around majority of the investors are young.

Table no.4.4: EDUCATIONAL BACKGROUND

| PARTICULARS | NO: OF RESPONDANTS | PERCENTAGE |
|---------------|--------------------|------------|
| PRIMARY | 0 | 0 |
| SECONDARY | 2 | 4 |
| DEGREE | 24 | 48 |
| POST GRADUATE | 23 | 46 |
| OTHERS | 1 | 2 |
| TOTAL | 50 | 100 |

Chart no.4.4: EDUCATIONAL BACKGROUND



Analysis & Interpretation:

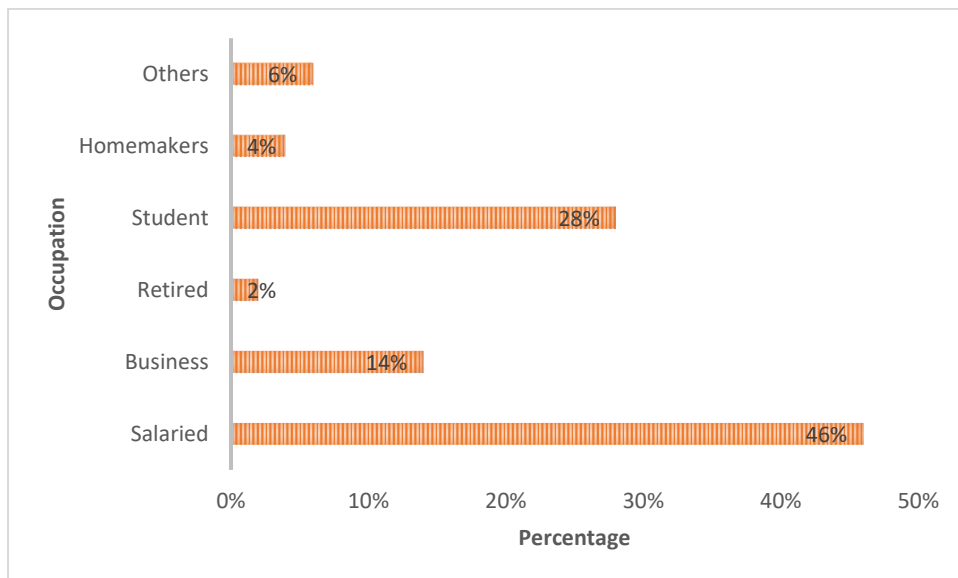
The above table shows that 48% of the respondents pursued degree, 46% of the respondents are post graduates, 4% of the respondents has an education till 12th and 3% of the respondents pursued other education.

Majority that is 48% and 46% of the respondents are degree graduates and post graduates respectfully. It is very interesting to note that most investors in the study possess higher education and these factors will increase the reliability of conclusion drawn about the matter under investigation.

Table no.4.5: OCCUPATION

| PARTICULARS | NO: OF RESPONDANTS | PERCENTAGE |
|-------------|--------------------|------------|
| SALARIED | 23 | 46 |
| BUSINESS | 7 | 14 |
| RETIRED | 1 | 2 |
| STUDENT | 14 | 28 |
| HOMEMAKERS | 2 | 4 |
| OTHERS | 3 | 6 |
| TOTAL | 50 | 100 |

Chart no.4.5: OCCUPATION



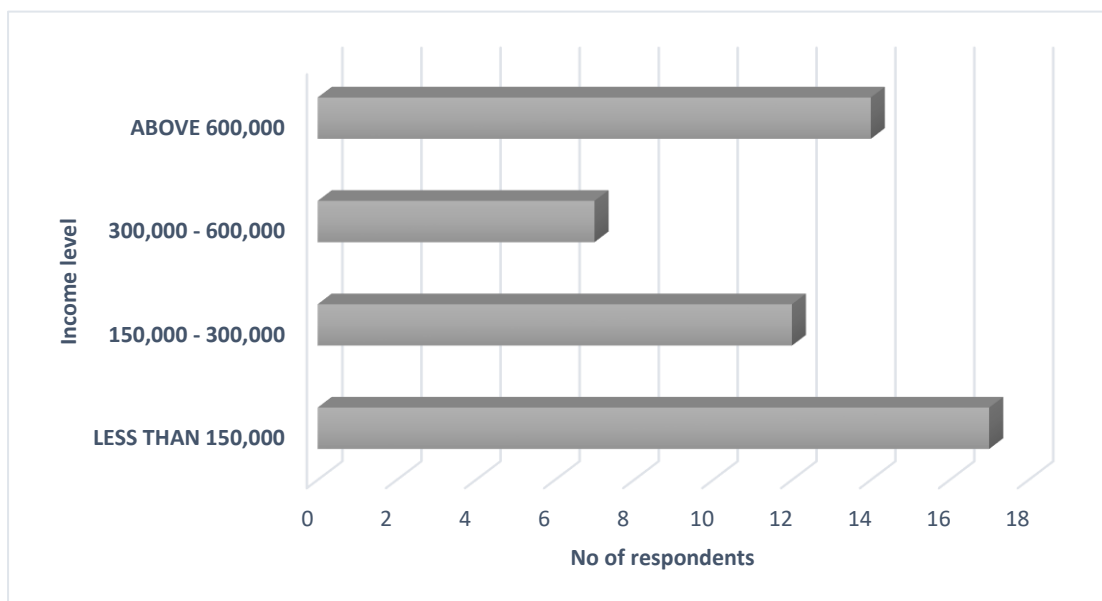
Analysis & Interpretation:

This graph shows that, 46% of the respondents are salaried, 29% respondents are students, 15% respondents are carrying out business, 5% of respondents carry out other occupation, 3% of the respondents are homemakers and 2% of the respondents are retired. Occupation of the majority of the respondents are salaried.

Table no.4.6: ANNUAL INCOME

| PARTICULARS | NO OF RESPONDENTS | PERCENTAGE |
|--------------------|--------------------------|-------------------|
| LESS THAN 150,000 | 17 | 34 |
| 150,000 - 300,000 | 12 | 24 |
| 300,000 - 600,000 | 7 | 14 |
| ABOVE 600,000 | 14 | 28 |
| TOTAL | 50 | 100 |

Chart no.4.6: ANNUAL INCOME



Analysis & Interpretation:

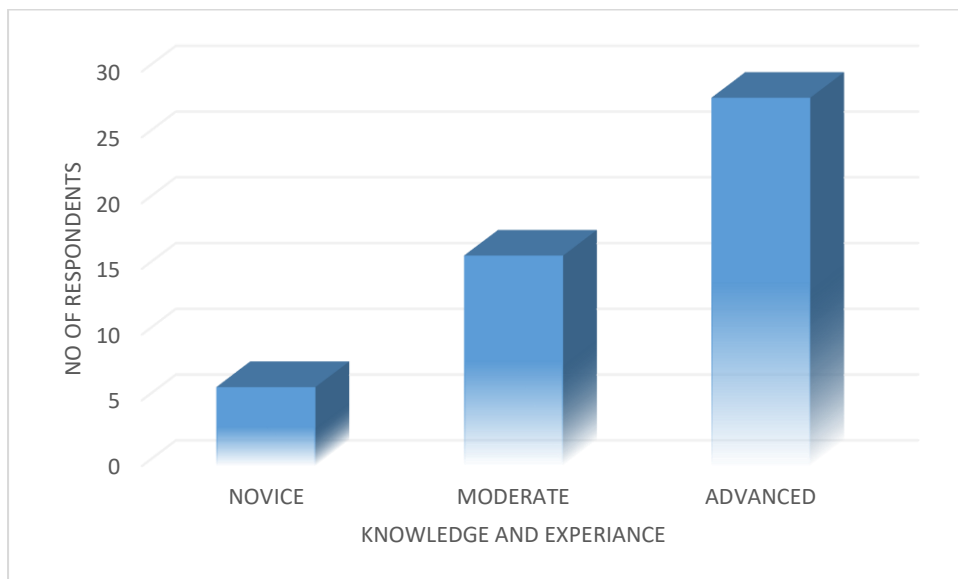
The above table shows that 34% of the respondents have an annual income of less than 1 lakh 50 thousand rupees, 28% of the respondents have an annual income more than 6 lakhs, 24 % of the respondents have an annual income between 150,000- 3 lakhs and remaining 14% of the respondents have an annual income between 3 and 6 lakhs.

Majority of the respondents that is 34% have annual income of less than 150,000.

Table no.4.7: AWARENESS OF INVESTMENT

| PARTICULARS | NO: OF RESPONDENTS | PERCENTAGE |
|-------------|--------------------|------------|
| NOVICE | 6 | 12 |
| MODERATE | 16 | 32 |
| ADVANCED | 28 | 56 |
| TOTAL | 50 | 100 |

Chart no.4.7: AWARENESS OF INVESTMENT



ANALYSIS & INTERPRETATION

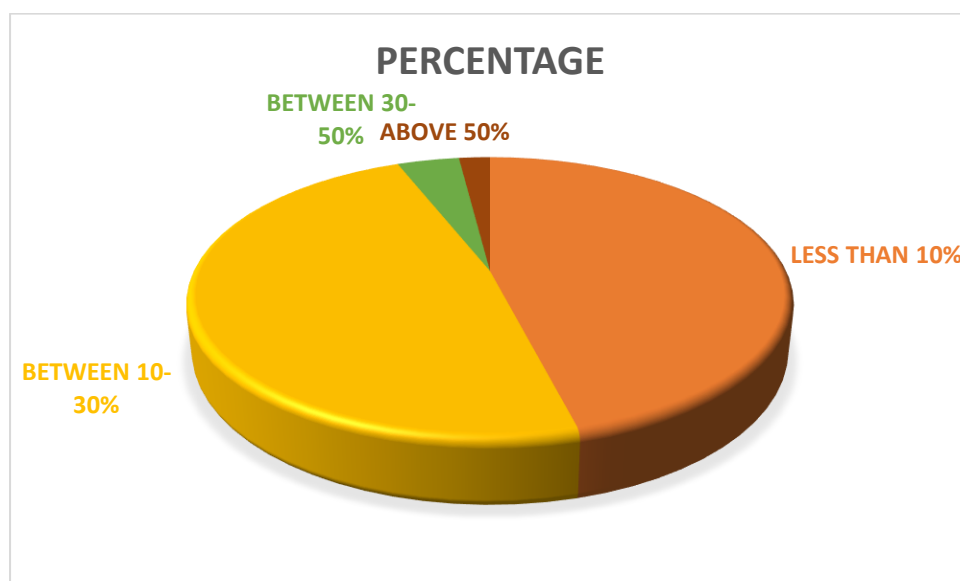
The above table shows that 56% of the respondents have advanced knowledge & experience of investment and its opportunities and 32% of the respondents have moderate knowledge and experience of investment and its opportunities. 12% of respondents have only less awareness on investment.

Majority of the investors that is 56% of the respondents are aware of investment.

Table no.4.8: INCOME USED BY THE INVESTORS FOR INVESTMENT

| PARTICULARS | NO: OF INVESTORS | PERCENTAGE |
|----------------|------------------|------------|
| LESS THAN 10% | 23 | 46 |
| BETWEEN 10-30% | 24 | 48 |
| BETWEEN 30-50% | 2 | 4 |
| ABOVE 50% | 1 | 2 |
| TOTAL | 50 | 100 |

Chart no.4.8: INCOME USED BY THE INVESTORS FOR INVESTMENT



ANALYSIS & INTERPRETATION:

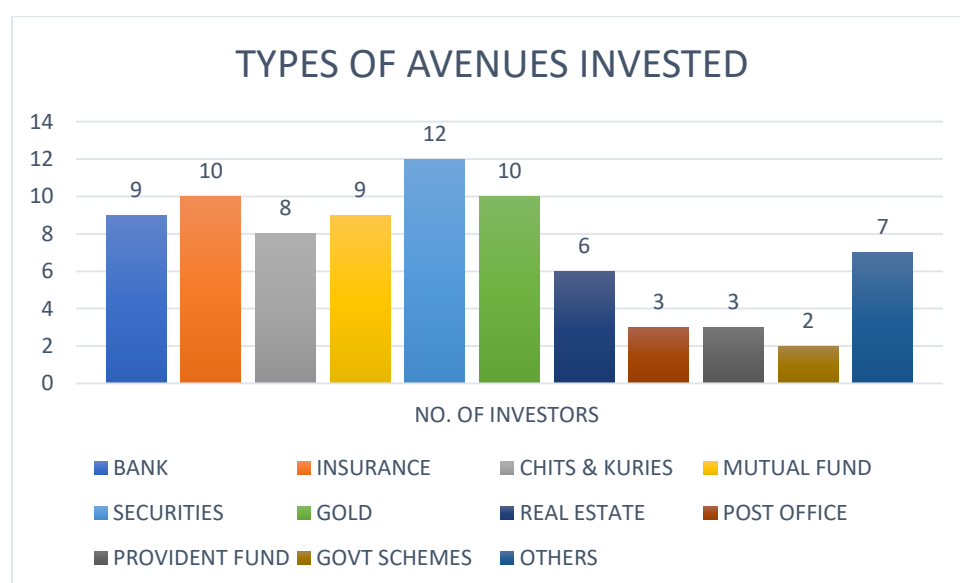
The above table shows the level of overall income used by the respondents who invested. Table 4.8 shows us the no of respondents who have invested out of the total respondents that is 50 respondents. This table shows the income used for investment by the 50 respondents. It shows that 48% of the investors use 10%-30% of their income for investment, 46% of the investors use less than 10% of their income, 4% of investors use 30%-50% of income and remaining 2% of investors use more than 50% of their income for their investment.

Majority of investors that is 48%, 24 out of 50 respondents use 10% - 30% of their income for investing in different investment opportunities and only 3 respondents use more than 50% of income for investment purpose.

Table no. 4.9: THE CURRENT INVESTMENT PATTERN OF INDIVIDUAL INVESTORS

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE |
|----------------|------------------|------------|
| BANK | 9 | 11 |
| INSURANCE | 10 | 12 |
| CHITS & KURIES | 8 | 10 |
| MUTUAL FUND | 9 | 11 |
| SECURITIES | 12 | 15 |
| GOLD | 10 | 12 |
| REAL ESTATE | 6 | 8 |
| POST OFFICE | 3 | 4 |
| PROVIDENT FUND | 3 | 4 |
| GOVT SCHEMES | 2 | 2 |
| OTHERS | 7 | 9 |
| TOTAL | 80 | 100 |

Chart no.4.9: THE CURRENT INVESTMENT PATTERN OF INDIVIDUAL INVESTORS



ANALYSIS & INTERPRETATION

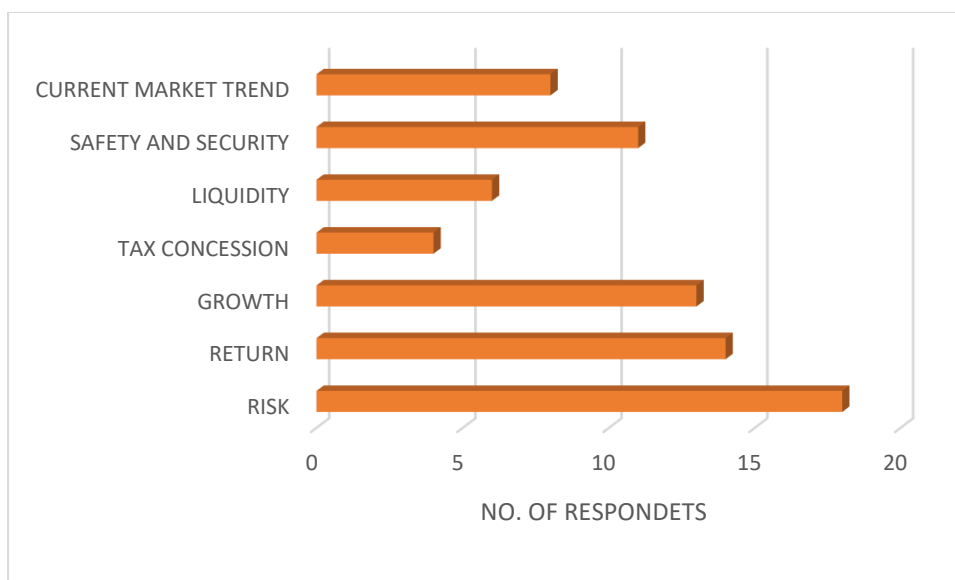
Table no 4.9 shows the current investment pattern of individual investors in Kozhikode district. It is interesting to note that majority of individual are invested in securities. Around 15% respondents invested in securities. Around 12% of investors have invested in gold and insurance. 11% of investors have invested in banks and mutual funds. 10% of respondents have invested in chits and chits. The remaining respondents that are 9%, 8%, 4%, 4% and 2 % have invested in other avenues, real estate, post office, provident fund and govt schemes respectively. The table 5.8 is diagrammatically shown in diagram5. 6.

Majority of investors have invested in securities that is 15% which is fast growing investment in today's world.

Table no.4.11: FACTORS CONSIDER WHILE SELECTING AN INVESTMENT

| PARTICULARS | NO. OF RESPONDETS | PERCENTAGE |
|----------------------|-------------------|------------|
| RISK | 18 | 21 |
| RETURN | 14 | 20 |
| GROWTH | 13 | 19 |
| TAX CONCESSION | 4 | 6 |
| LIQUIDITY | 6 | 7 |
| SAFETY AND SECURITY | 11 | 16 |
| CURRENT MARKET TREND | 8 | 11 |
| TOTAL | 74 | 100 |

Chart no.4.11: FACTORS CONSIDER WHILE SELECTING AN INVESTMENT



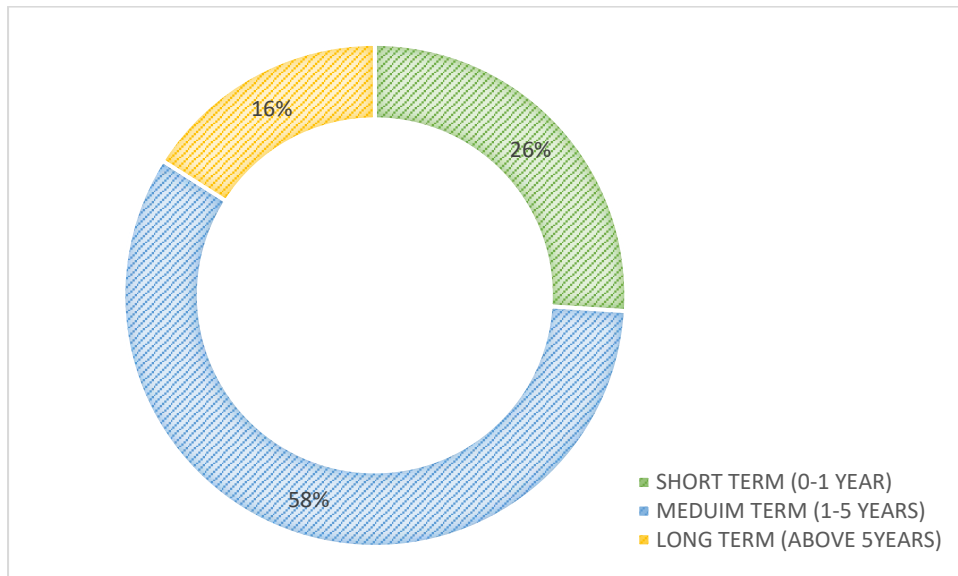
ANALYSIS & INTERPRETATION

From the table 4.11 we can see that the factors that investor consider while choosing an investment. Majority of the investors around 21% consider risk. Second factor is return and growth potential which is considered by 20% and 19% of investors. Around 16% of investors consider safety and security. 11% of investors consider current market trend before choosing a particular investment avenue. Tax concession and liquidity is considered as the least factors before choosing an investment, around 6% and 7% of investors consider these factors.

Table no.4.12: INVESTMENT PERIOD PREFERRED BY INVESTORS

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE |
|--------------------------|------------------|------------|
| SHORT TERM (0-1 YEAR) | 13 | 26 |
| MEDUIM TERM (1-5 YEARS) | 29 | 58 |
| LONG TERM (ABOVE 5YEARS) | 8 | 16 |
| Total | 50 | 100 |

Chart no.4.12: INVESTMENT PERIOD PREFERRED BY INVESTORS



ANALYSIS & INTERPRETATION:

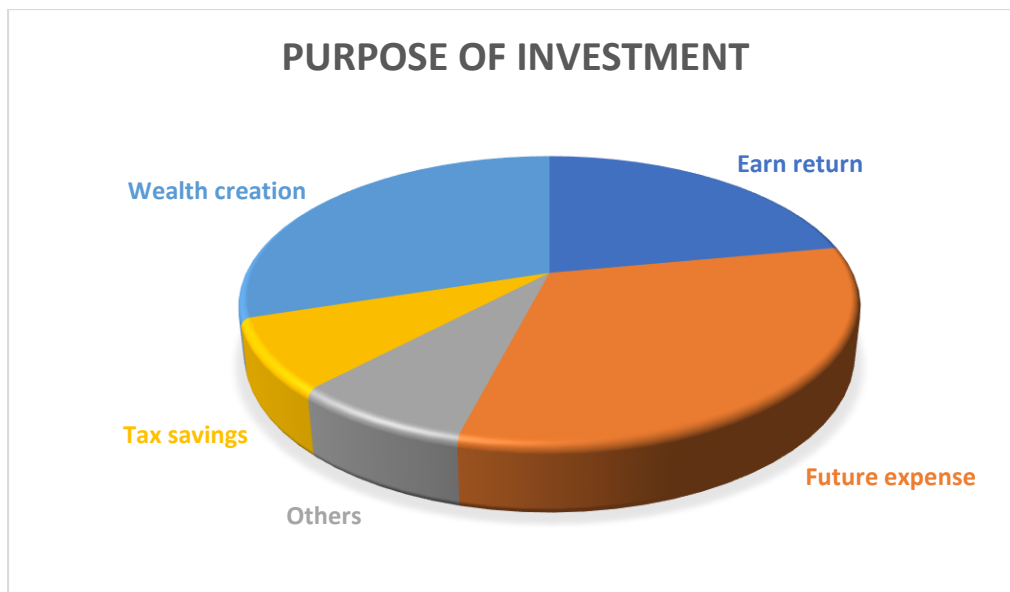
From the above table, it is seen that 26% investors prefer short term (0-1 year) period of investment. 16% investor prefer long term (above 5 year) for investment. 58% of investors prefer medium term (1-5year) to invest their money. The same is shown in table no: 4.12 and diagram no: 4.12.

Majority of the investors that is 58%, 29 out of the 50 respondents prefer medium term investment period.

Table no.4.13: IMPORTANT PURPOSE OF INVESTMENT

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE |
|-----------------|------------------|------------|
| Earn return | 11 | 22 |
| Future expense | 16 | 32 |
| Others | 4 | 8 |
| Tax savings | 4 | 8 |
| Wealth creation | 15 | 30 |
| Total | 50 | 100 |

Chart no.4.13: IMPORTANT PURPOSE OF INVESTMENT

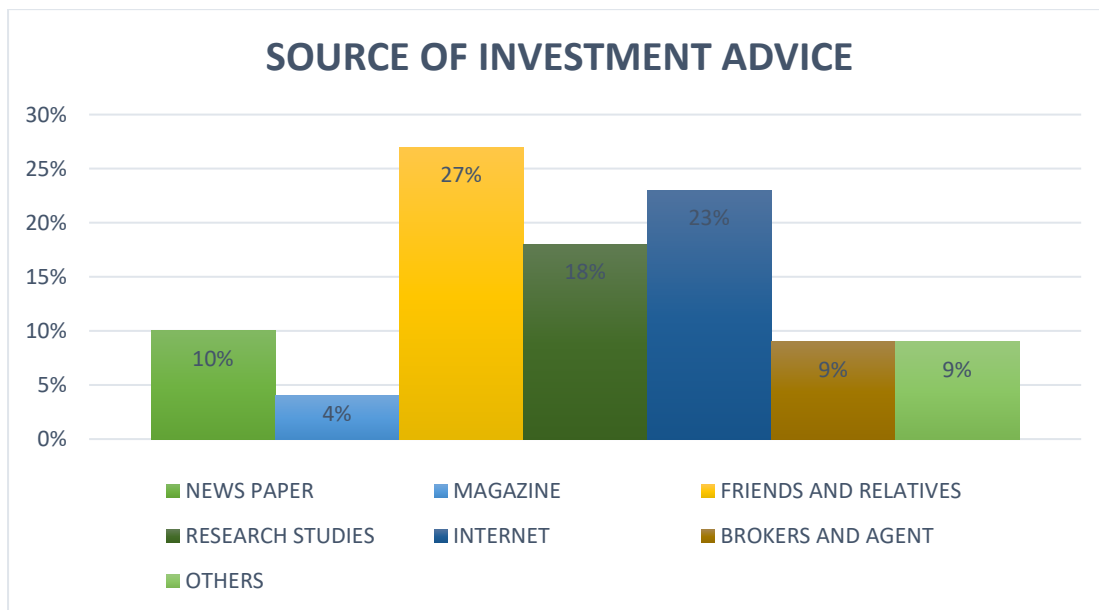


ANALYSIS & INTERPRETATION

Table no 4.13 shows the purpose for which investors invest their money. The purpose of 31% of investors is to meet future expenses and 30% of investors is wealth creation. 22% of investors want to earn return. These are the major investment purposes. Tax savings is the purpose of 8% of investors and other purposes consist of 8% of investors.

Table no.4.14: SOURCE OF INVESTMENT ADVICES

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE OF VOTE |
|-----------------------|------------------|--------------------|
| NEWS PAPER | 7 | 10 |
| MAGAZINE | 3 | 4 |
| FRIENDS AND RELATIVES | 19 | 27 |
| RESEARCH STUDIES | 13 | 18 |
| INTERNET | 16 | 23 |
| BROKERS AND AGENT | 6 | 9 |
| OTHERS | 6 | 9 |
| TOTAL | 70 | 100 |

Chart no.4.14: SOURCE OF INVESTMENT ADVICES**ANALYSIS & INTERPRETATION:**

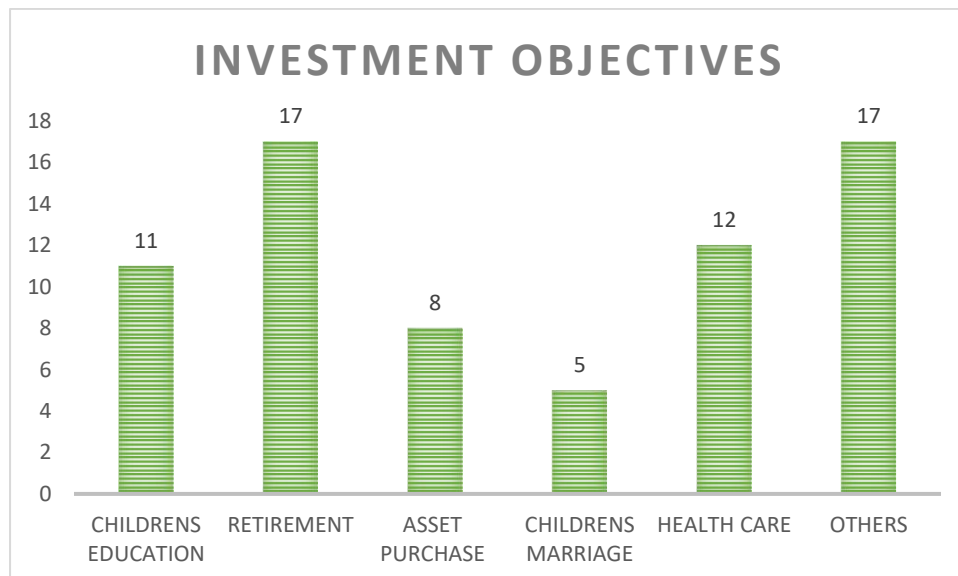
This table shows the source of information investors used for forming investment decision. 27% of investors form their investment decision on the basis of information provided by friends and relatives. 23% using information from internet to form their investment decision. 18% of investors use information from research studies to form their portfolio. Only 10% of investors use information from newspapers as an investment source. 9% of investors are using information from brokers and agents and others.

Majority of the investors that is 27% and 23% of investors use information from friends and relatives and from internet respectively.

Table no.4.15: INVESTMENT OBJECTIVES OF INVESTORS

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE |
|----------------------|------------------|------------|
| CHILDREN'S EDUCATION | 11 | 16 |
| RETIREMENT | 17 | 24 |
| ASSET PURCHASE | 8 | 12 |
| CHILDREN'S MARRIAGE | 5 | 7 |
| HEALTH CARE | 12 | 17 |
| OTHERS | 17 | 24 |
| TOTAL | 70 | 100 |

Chart no.4.15: INVESTMENT OBJECTIVES OF INVESTORS



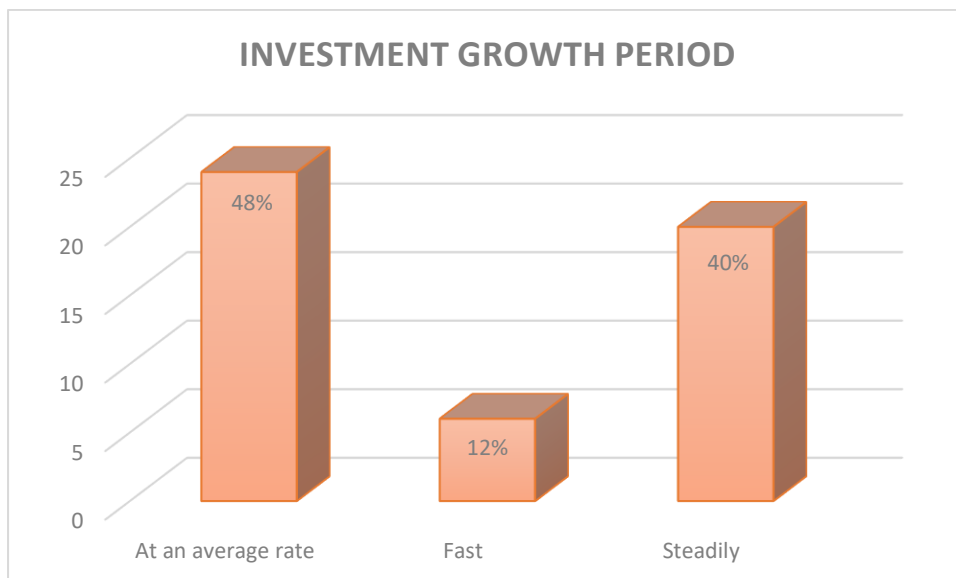
ANALYSIS & INTERPRETATION:

Table no 4.15 shows investment objectives of investors. 24 % investors are investing for a good retirement life. 17% of investors are investing for health care. 16% of investors objective is for meeting expenses of children's education. 12% are investing for purchase of good house. Only 7% of the investors aim for their children's marriage and 24% of investors invest for other objectives. The majority of investors that is 24% of investors consider retirement as main objective for investment.

Table no.4.16: PREFERENCE OF INVESTMENT GROWTH PERIOD

| PARTICULARS | NO. OF INVESTORS | PERCENTAGE |
|--------------------|------------------|------------|
| At an average rate | 24 | 48 |
| Fast | 6 | 12 |
| Steadily | 20 | 40 |
| Total | 50 | 100 |

Chart no.4.16: PREFERENCE OF INVESTMENT GROWTH PERIOD



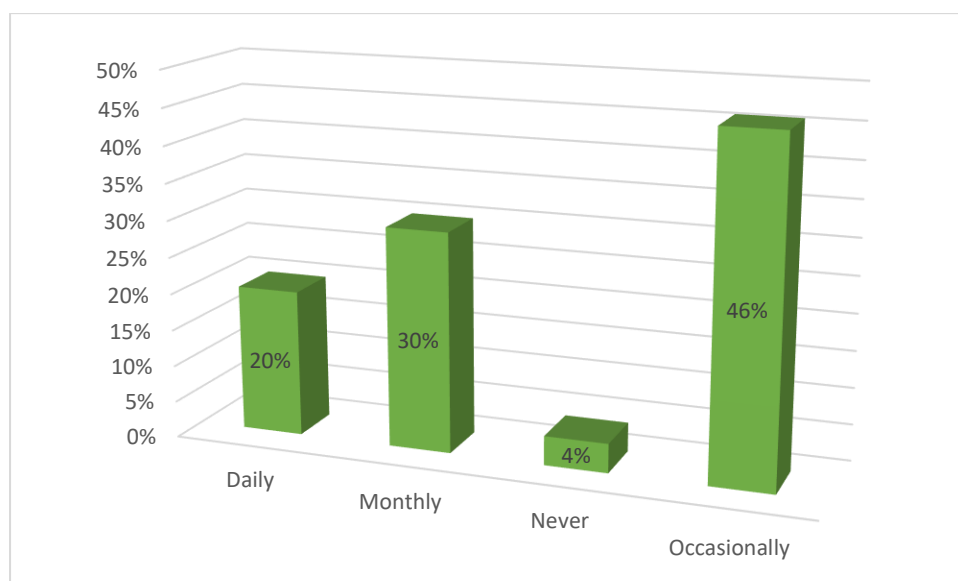
ANALYSIS & INTERPRETATION:

From the above table we can see that majority of respondents that is 24 respondents out of the 50 respondents who prefer their investment to grow at an average rate. 20 respondents prefer their investment to grow at a steadily rate. 6 respondents prefer their investment to grow at fast rate. Majority of the investors 48% of respondents prefer an average rate for the growth of their investment. Only 12% of the respondents that is 6 respondents prefer fast rate for growth of investment.

Table no.4.17: TIME UTILISED TO MONITOR INVESTMENT

| PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE |
|--------------|--------------------|------------|
| Daily | 10 | 20 |
| Monthly | 15 | 30 |
| Never | 2 | 4 |
| Occasionally | 23 | 46 |
| TOTAL | 50 | 100 |

Chart no.4.17: TIME UTILISED TO MONITOR INVESTMENT



ANALYSIS & INTERPRETATION:

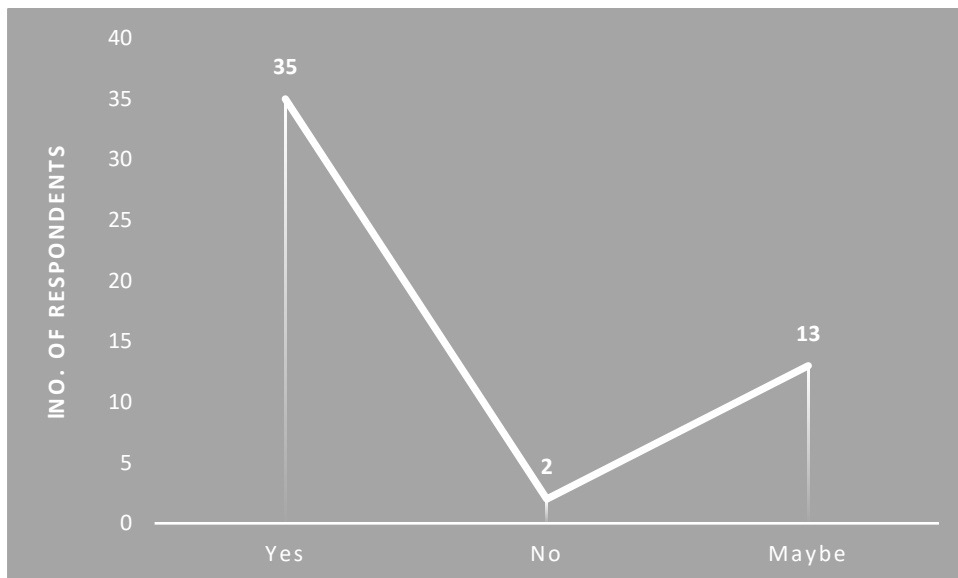
From the above table we can see that 20% of respondents monitor their investments daily, 30% of respondents monitor their investments monthly, 4% of respondents never monitor their investments. 46% of respondents monitor their investments occasionally.

Majority of the investors that is 46% of respondents, 23 of them monitor occasionally. Only 3% that is only 2 respondents out of the 50 respondents never monitor their investment.

Table no.4.18: SUGGESTION OF INVESTORS TO GENERAL PUBLIC

| PARTICULARS | NO. OF RESPONDENTS | PERCENTAGE |
|-------------|--------------------|------------|
| Maybe | 13 | 26 |
| No | 2 | 4 |
| Yes | 35 | 70 |
| TOTAL | 50 | 100 |

Chart no.4.18: SUGGESTION OF INVESTORS TO GENERAL PUBLIC



ANALYSIS & INTERPRETATION:

35 out of the 50 respondents will suggest to general public. 13 of the respondents have two opinions that they might or might not suggest. Only 2 respondents will not suggest to general public.