

CHAPTER 5:
FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

- ❖ The study reveals that male investors dominate the investment market. Majority of the respondents that is 68% are male
- ❖ Majority of the respondents possess higher education like graduation and post-graduation.
- ❖ Most of the respondents under the study have annual income less than 1,50,000.
- ❖ Majority of the respondents have salaried jobs.
- ❖ Among the respondents 28 of them are well aware and rest of the respondents are moderately aware of investments.
- ❖ Most of the investors use 10% - 30% of their income for investment.
- ❖ Only 2 investors are using more than 50% of their income for investment.
- ❖ 58% of investors are invested in medium term investments.
- ❖ Retirement and children's education are the major investment objectives of investors among other objectives.
- ❖ Majority of investors are forming their investment decision on the basis of suggestion from friends and relatives and information from internet.
- ❖ Majority of investors are not getting investment advice from professionals.
- ❖ Majority of investors consider the risk involved in the avenue before investment. They also consider growth and return on the investment. Liquidity is only considered by few before investment.
- ❖ Meeting future expense is the major purpose behind the investment.
- ❖ Securities, Gold, Insurance hold the major portion of investment.
- ❖ Majority of investors have chosen insurance as their first investment choice.
- ❖ Investors having annual income more than 6 lakhs have invested the most. There are 14 investors who are having more than 6 lakhs annual income.
- ❖ There is total of 50 investors. Among the 50 respondents 34 of them are male and 16 of them are female.
- ❖ Age group of 25-40 are the respondents who invested more. Age group less than 25 have least respondents who invested.
- ❖ Post graduates and degree graduates are the most aware about investment opportunities
- ❖ Youth and middle-aged group are more aware about investment than others.
- ❖ Salaried people are the most aware about investment opportunities than all the other
- ❖ Post graduate and degree graduates have invested more compared to other qualified respondents.
- ❖ Salaried and business people have invested in different investment avenues compared to other occupation.
- ❖ Male and female have same purposes for investing in different investment avenues.
- ❖ The investment decisions are taken based on the factors considered before investment

SUGGESTIONS

- ❖ The investors have to invest their money in avenues like mutual funds, stock market, etc, as they provide high return.
- ❖ It is better to form investment portfolio under the guidance of professionals.
- ❖ Government and other financial institution have to conduct more investment awareness program because investors are unaware about the opportunities.
- ❖ Post office as an investment offers more saving schemes as compared with bank, so investors should properly invest their money in postal schemes.
- ❖ Investors can opt for the gold bar or gold coins because it has no wastage.
- ❖ It is better to follow a diversified portfolio, because Indian market is highly volatile.
- ❖ Investors can go for options as an investment avenue as it has low risk because it guarantees certain profit and can estimate the loss that will occur.

CONCLUSION

The research reveals that the investors invest in different investment avenues for fulfilling financial and social needs. While selecting any financial instrument, they expect safety, return and growth. The study found that investors are more interested to invest in insurance, bank, gold, securities and chit funds. It is seen that education, age, occupation and income have influenced investment pattern of investors. Male investors are more participative in nature. They are more exposed with the environment and market knowledge. Investors are not consulting with professionals to form their investment decision. Due to this reason majority of investors are unaware about different investment opportunities. Most of the investment objectives of the investors are retirement, children's education and health care. It is concluded that most of the investors prefer insurance, bank deposit and gold investment in the study area. We can bring more awareness to the young people and can conduct workshops and spread knowledge about investment schemes and its benefits. People can take help of professional advisors so that they can get a clear idea of what they are getting into instead of the informal sources.