INVESTMENT PERCEPTION TOWARDS VARIOUS INVESTMENT WITH REFERENCE TO MAYILADUTHURAI TOWN

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Abstract:

Investment means the use of money in the hope of making more money. In finance, investment means the purchase of a financial product or other item of value with an expectation of favorable future returns. Investment avenues differ from one avenue to another. The investors expect more returns with relatively lesser risks. The Investors' investment depends on their specific need, feature profit, savings, high return expected and etc.

Key words: Investment, Money, returns

Introduction

Today varieties of investment choices are available in India, Investors ready to invest their money for future plan. Investors have a lot of investment avenues to park their savings. Investment is the process performed by an investor of purchasing a stock, bond, certificate of deposit, commodity, real estate or another investment vehicle with the expectation of earning a positive financial return over time.

Objectives of the Study

1. To study the investment motives of investors investing in various sectors.
2. To know the Investment alternative in Mayiladuthurai.
3. To know the investors preference towards Investment
4. To find out the level of risk and return among various Investments.
5. To offer suggestions to the investors to improve their investment.

Need for the Study:

There are various investment alternatives which are available to an Indian investor.

An investor may select one or a combination of the best investment options which appeals to him or her. The selection of the investment options depend on the age, income, dependents, etc of a particular person. Knowing of various investment alternatives and

evaluate the risk and return from the investment helps to invest the money in a efficient way.

Investment alternatives in India:

The following are the some of the investment alternatives in india.

➥ Bank saviings

➥ Shares

➥ Post office savings

➥ Life insurance

➥ Mutual funds

➥ Gold

➥ Real estate

METHODOLOGY:

The research methodology depicts the flow of research process and serves as guidance for the researcher to carry out the research smoothly. It includes the data source, sample size, sampling technique and tools of analysis. The data source can be classified as primary data and secondary data. The primary data is the data obtained by the researcher as first hand information from the sample respondents. In this study, the researcher has used the primary data obtained from 120 respondents selected in simple random sampling method in Mayiladuthurai.

LIMITATIONS Of The STUDY:

1. This study is restricted only with 120 respondents.

2. This study carried out to know the overall investment alternatives but it doesn't concentrate any specific investment.

Table – 1   **Age wise classification**

Particulars	No. of Respondent	Frequency
Below 25	6	5
25-35	6	5
35-45	36	30
Above 45	72	60
Total	**120**	**100**

Source: Primary Data

The table 4.1 reveals the age wise classification of investors. It shows that 5% of the investors were under the age group of below 25, another 5% of the investors were in 25 – 35. 30% of the investors belongs to the age group of 35- 45 and the remaining 60% of the investors were above 45.

Table – 2 **Gender**

Particulars	No. of Respondent	Frequency
Male	90	75
Female	30	25
Total	**120**	**100**

Source: Primary Data

Table 4.2 explains the gender wise classification of respondents. It shows that the maximum of 90 respondents (75%) were Male and the remaining 30 (25%) of the respondents were Female.

Table – 3 **Educational Qualification**

S.No	Educational Qualification	No. of Respondent	Frequency (%)
1	Up to SSLC	36	30
2	HSE	6	5
3	UG	18	15
4	PG	42	35
5	Other Specify	18	15
	Total	**120**	**100**

Source: Primary Data

The Table – 4.3 reveals that 30% investors were studied Upto SSLC, 5% of the investors were studied HSE, 15% of the investors were studied UG. PG have completed by 35% of the investors and the remaining 15% of the investors were studied others such as Diploma, ITI.

Table – 4 **Occupation**

S.NO	Occupation	No. of Respondent	Frequency
1	Monthly Salaried	64	54
2	Business	18	15
3	Agriculture	12	10

4	House Wife	12	10
5	Professional	2	1
6	Others	6	10
	Total	**120**	**100**

Source: Primary Data

It was inferred from the table 4.4, 54% of the investors were monthly salaries. 15% of them were doing business. 10% of them were Agriculturist, another 10% were Housewife. 1% of them were Professional and the remaining 10% were others.

Table – 5 **Monthly Income**

S.No	Particulars	No. of Respondent	Frequency
1	Below-10,000	36	30
2	10,000-20,000	30	25
3	20,001-30,000	18	15
4	30,001 & Above	18	30
	Total	**120**	**100**

Source: Primary Data

It shows from the table 4.5 30% of the respondents were in the under the monthly income of Rs.10,000. 25% of the respondents were earned Rs.10,001 – 20,000, 20,0001 – 30,000 was earned by 15% of the respondents and the remaining 30% were above30,001.

Table – 4.6 **Investment of Savings**

S.No	Investment in Savings	No. of Respondent	Frequency
1	Bank Deposit	60	50
2	Share	6	5
3	Gold	12	10
4	Postal Savings	18	15
5	Real Estate	6	5
6	Insurance	18	15
	Total	**120**	**100**

Source: Primary Data

The table 4.6 provides the complete information regarding investment of respondents. It reveals that 50% of the respondents were investing in Bank Deposits, 5% of the respondents were investing in Share Market. 10% of the respondents were investing in Gold, 15% of the respondents were investing in Postal Savings, 5% of the respondents were investing in Real Estate and the remaining 15% were investing in Insurance.

Table –7 **Reason for Investment**

S.No	Particulars	No. of Respondent	Frequency
1	Fixed Income	36	30
2	Education	18	15
3	Retirement	24	20
4	Medical Requirement	18	15
5	Other	24	20
	Total	**120**	**100**

Source: Primary Data

It was reveals from that 4.9, that 30% of the respondents were invested for Fixed Income, 15% of the respondents were invested for Education, 20% of the investors were for their Retirement , 15% of them for Medical Requirement and the remaining 20% were for some other reasons such as Marriage, Emergency Etc.,

Table – 8 **Period prefer to Invest**

S.No	Period of Invest	No. of Respondent	Frequency
1	Short term(0-5)	84	70
2	Long term(5-10)	36	30
	Total	**120**	**100**

Source: Primary Data

Table – 4.10 exposes the period prefer to invest the savings of their investment. 70% of the respondents were invested for short term and the remaining 30% were invested for Long term.

Table – 9 Awareness about Investment

S.No	Awareness of Investment	No. of Respondent	Frequency
1	Yes	112	95
2	No	6	5
	Total	**120**	**100**

Source: Primary Data

It was reveals from the table 4.11 that the 95% of the respondents got awareness regarding to their investment and the remaining 6% were not get the awareness regarding to their investment.

Table – 10 **Satisfaction of Current Investment**

S.No	Particulars	No. of Respondent	Frequency
1	Yes	112	95
2	No	6	5
	Total	20	100

Source: Primary Data

It was identified from the table - 4.13, 95% of the respondents were satisfied from their current investment and the remaining 5% were not satisfied with their current investment.

Findings:

☞ It was found that the majority of the investors come under the age group of above 45

☞ It shows that the maximum of 90 respondents (75%) were Male

☞ It was concluded from this study the majority of the respondents were studied PG.

☞ It was located that 54% were Monthly salaried they occupies the majority of the total investors.

☞ 30% of the respondents were invested for Fixed Income,

☞ It was identified from this study the majority of the investors got awareness regarding to their investment they were 95%.

Conclusion

The present study endeavored to give a look on behaviour of investors towards investment avenues. The different avenues can be preferred provided it is put forth before young and different age group investors in the desired form. If the younger generation starts investing at such an early stage on regular basis, they will be able to save more for their future. Facts revealed in this study highlight the perception of varied age group investors who desire to invest in different avenues which give high returns and growth prospect. Investors should be aware of their psychological biases when choosing investment

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