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INVESTOR STRATEGIES BEFORE AND AFTER SLOWDOWN IN INDIA

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ABSTRACT

Some time Investors behave irrationally and emotionally and very few Professional investors do a lot of research. In some cases investor takes advice from financial planner to design their investment. In much better way. These are general pattern of investment in normal time when market is working in normal way. But in case of slowdown of economy and steep down turn of capital market .Their investment pattern changed very dramatically which is highly unpredictable manner. In Present study ,researcher ask close ended question from 100 odd people of different job category people and different profiles of investors .By using simple average and percentage method . Found fear and greed are two constant factor affect their decision of investment but fake news play the big role to break confidence of retail investor to divert his or her decision to redeemed their investment much before the maturity so they lost their capital appreciation as well as principal .

Key word: Professional investors, financial planner, capital market, capital appreciation

Introduction: Investment is art rather science. Everybody irrespective of age and gender want to be safer with their finance and investment. Money does not have any value unless it is invested. If a person has a large sum of money and he keeps it in his cupboard, it will not grow. It has to be invested in some financial asset to get a return. There can be no return without risk. It is within this framework of risk and return that investment has to be made. It is assumed that a person is risk averse and at the same time, he expects a good return on the money that he invests. Therefore, an investor has to trade-off between risk and return

Investment sift an investor has to trade-off between risk and return. But some time investor think from different way and take U turn and revise its investment before waiting any period . In such a situation all theories and assumption change from conventional to disruption.

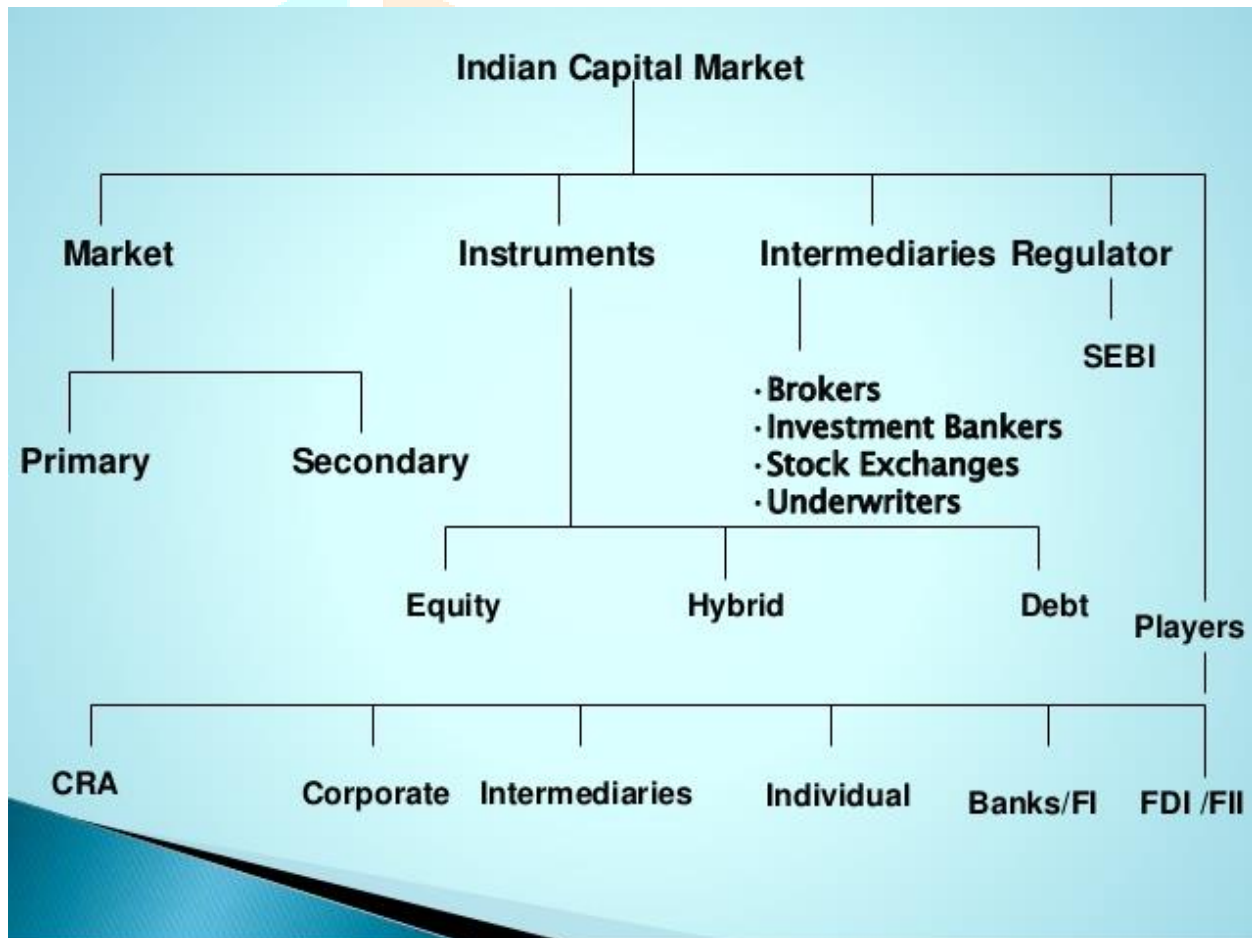
Reason for sift

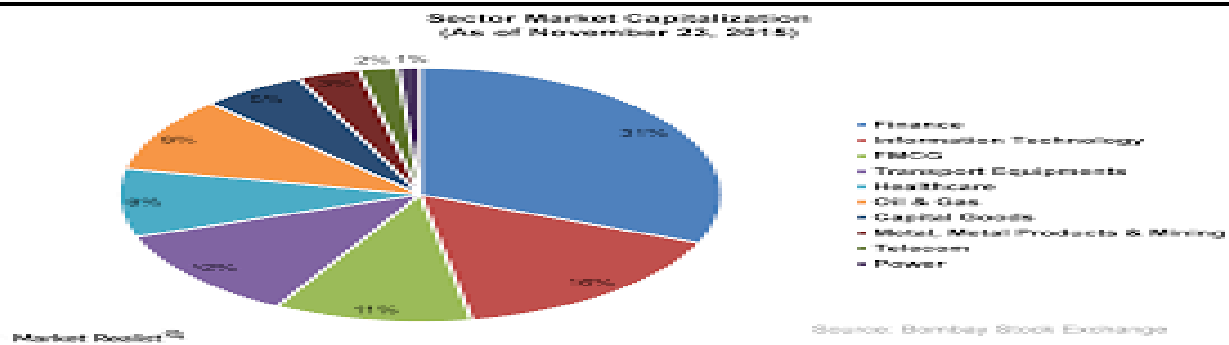
There are many reasons for sift

- Greed
- Fear
- Emergency
- Natural disaster

Pattern of investment: Investment pattern is historical part of particular investment. Generally it cannot become base for unpredictable events.

Capital Market of India: Indian Capital market is highly organized and dynamic. Investor feels confidence over the market..After 1991 India open its economy just open up every sector so the financial sector and financial services. SEBI build very formidable reputation among FII and domestic investor as well.





Data analysis

General information about investment planning of investors were given as under

- Do you like to take help from financial Advisor? **20%**
- In past you have invested mostly in **FD** **40%**
- What are the important factors guiding your investment decision? **Experience 50% , Research 10%**
- What are your saving objectives? **Safety for future**
- What are your investment objectives? **profit**
- What is the purpose behind **investment uncertainty**
- Have you set fund especially for education? **yes**
- Do you have budget for family Expenditure **yes**
- At which rate you want your investment to grow? **25%**
- Which factor you consider before investing? **Information**
- Do you invest your money in share market? **yes**
- What percentage of your income do you invest? **40%**
- Can you take of losing your principal amount? **no**
- What is source of your investment advice? **Literature**

General information about investment planning of investors were given as under

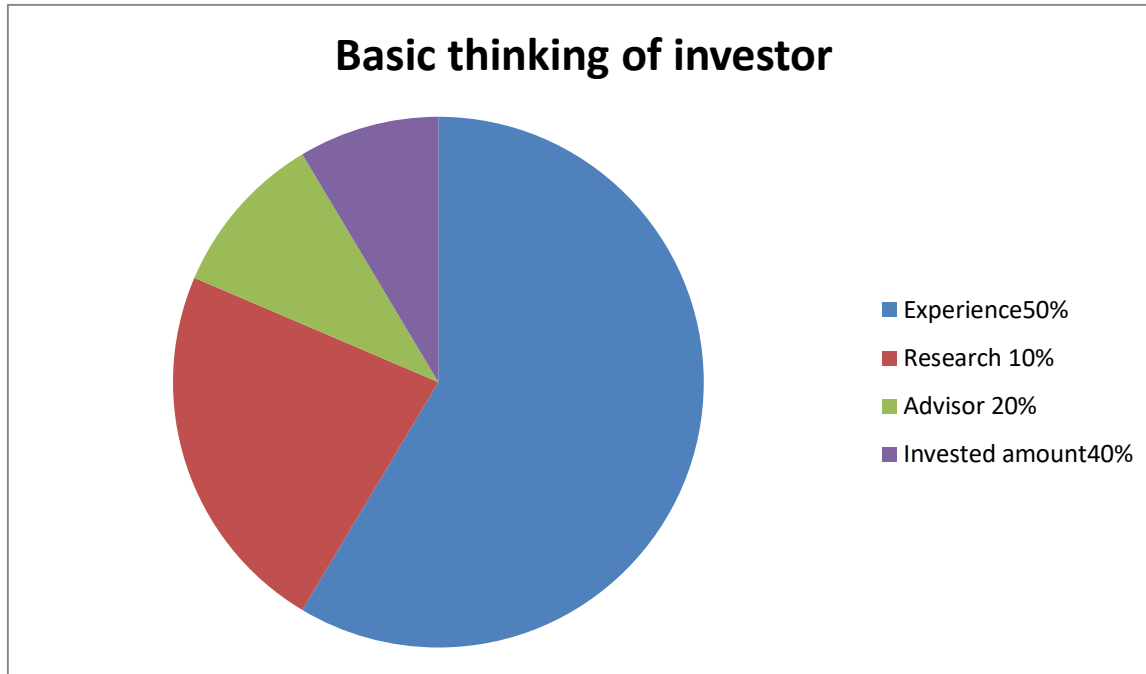


Table 1: Preferences of Investor to Different Instruments before slowdown

Age Group (Year)	Profession	Income (Rs.)	Preferences
25-30	Private employee	200,0000	Equity
35-40	Clerk	300,0000	Growth fund
40-45	Bank Employee	400,0000	Infra fund
45-50	Teacher	500,0000	Money market
55-60	Advocate	600,0000	Stock
60-65	Business Man	800.0000	IPO
Above	Retired Person	10,00000	Silver

Average age = $30+40+45+50+60+65+70/7 = 51$ year

Average investment = $380*.40 = 21.71$ lac

(7*100

Preferences of Investor to Different Instruments before slowdown

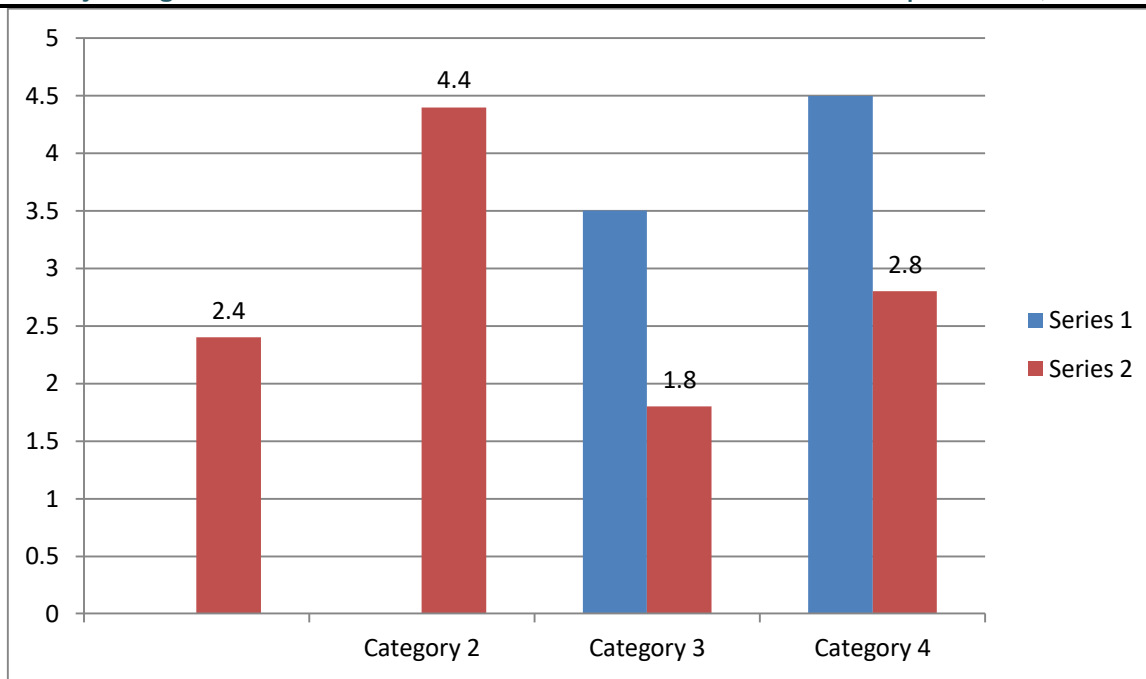
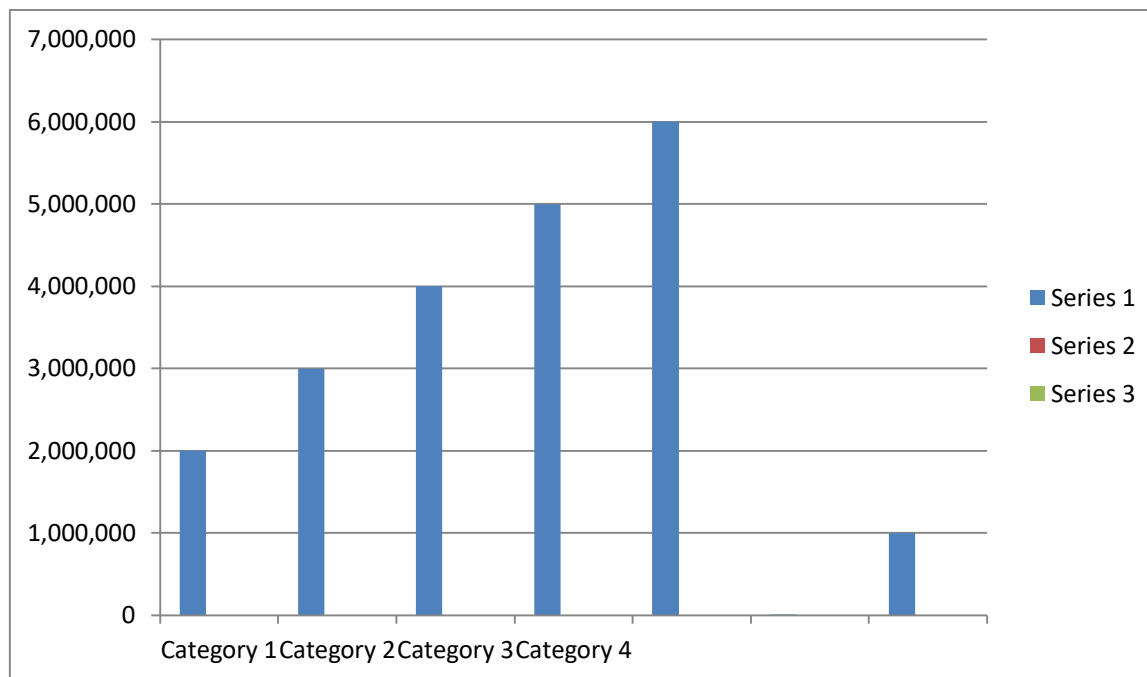


Table 2: Preferences of Investor to Different Instruments after slowdown

Age Group (Year)	Profession	Income (Rs.)	Preferences
25-30	Private employee	200,0000	aware
35-40	Clerk	300,0000	Fixed Deposit
40-45	Bank Employee	400,0000	Bond
45-50	Teacher	500,0000	NSC
55-60	Advocate	600,0000	FD
60-65	Business Man	800.0000	Gold
Above	Retired Person	10,00000	Real-estate

Preferences of Investor to Different Instruments after slowdown



Conclusion: Some time Investors behave irrationally and emotionally and very few Professional investors do a lot of research. In some cases investor takes advice from financial planner to design their investment. In much better way. These are general pattern of investment in normal time when market is working in normal way. But in case of slowdown of economy and steep down turn of capital market .Their investment pattern changed very dramatically which is highly unpredictable manner. In Present study ,researcher ask close ended question from 100 odd people of different job category people and different profiles of investors .By using simple average and percentage method . Found fear and greed are two constant factor affect their decision of investment but fake news play the big role to break confidence of retail investor to divert his or her decision to redeemed their investment much before the maturity so they lost their capital appreciation as well as principal .Before slowdown (2014-16) some people were asked their preferences of investment ,they were quite enthusiastic to take risk and mostly all categories of investor irrespective of age ,income and profession being invested in equities. After slowdown (2017-19) same people asked their preferences of investment, they were less enthusiastic to take risk and mostly all categories of investor irrespective of age, income and profession being invested in debt instruments

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