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Investment Pattern of Different Category of People in Haryana

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Abstract

In India, investors have many ways to invest in order to invest their money. The risks involved in each investment are different. Investors are ready to invest after examining key investment features such as key collateral, liquidity, income stability, easy transfers, etc. Stocks, bank, gold and silver, life insurance, postal savings, etc. available investment. methods. This paper attempts to review the investment pattern of a different class of people based on previous research. This paper focuses on the investment pattern for working women and leading employees. The data was collected in various journals, websites and research articles.

Keywords: Investment pattern, Investment, Working women, Salaried employees.

I. Introduction

An investment is a rent of cash fully intent on accomplishing development in extra pay. A significant investment esteem is that it includes hanging tight for the award. It includes committing assets, put away or eliminated from current use with the expectation that a few advantages will amass from here on out. Investment is the assignment of monetary assets to resources that are relied upon to produce a particular benefit or direct return throughout some undefined time frame. Investment is a commitment of specific current qualities to a reliable potential compensation. Investment includes arriving at various choices with respect to the kind, blend, sum, time and phases of the investment. The choice to contribute is a compromise among hazard and return. The homegrown area assumes an imperative part in the country's monetary development as it gives enormous amounts of cash as investment funds, for example, cash, bank store, shares, securities, Mutual Fund, Life Insurance and so forth There are numerous chances to make investments in monetary resources. As indicated by the functioning gathering report on reserve funds in

the 11-year plan, investment in capital resources diminished simultaneously as investment in substantial resources expanded and just 5% of capital investment funds put resources into significant business sectors.

As indicated by antiquated business analysts like Adam Smith, David Ricardo and J.S. Plant, "saving is a significant variable in monetary development". The reserve funds parts can be founded on an individual or family, ending up government assistance.

All investment choices are made as per individual investment ends and are considered for an unsure future. Investment is significant and valuable in the present circumstance.

A. Different classification of People

This paper discloses how to put resources into various classifications of individuals. These classes of individuals are recognized in light of past exploration. Here the analyst has chosen various classes of individuals for whom the examination was directed in the past review. They might vary in their orientation, area, calling or different variables. This paper audits the investment interaction for working ladies, families, rustic individuals, driving specialists and different classes of individuals.

II. Review of literature

According to a study by Professor Priya Vasagadekar (2014) on working women she concludes that thanks to higher education, modern women get better jobs offered by high-paying home packages. It has become a modern need for working women in India to grow their wealth. Since most women are not able to learn financially well, it is not easy for them to manage their positions on their own. And the risk-taking power for working women in India is low. This is due to a lack of sound financial information.

C. K. Osondu et al. (2015) assessed that family savings play a significant role in the economic development of both developed and developing countries, due to its significant global impact on financial system benefits.

A study by Kapil Kapoor (2016) to find an investment strategy for rural and urban investors on different investment options. The researcher examined the attitudes of rural and urban investors about different investment options. Investors, regardless of their location, are more likely to invest in real estate. Investors believe that there may be fluctuations or fluctuations in investment as a result of changing economic conditions but the market environment often shows rising prices. The rural people were inclined to buy agricultural farms. Many prefer to buy plots of land in urban areas. The study concluded that investors whether in rural or urban areas should look all the way while investing their money. Some investments are risky and some are not, so depending on the age of the investor they have to decide on a risky or less risky investment.

Amudha, V. Aravamudhan Varathan (May 2015) This study investigated the choices and patterns of reserve funds conduct in a country home in Salem. The reserve funds openings are authoritatively looked into as a relapse line. Pay, cost level, use pattern and investment funds conduct are considered as conditions for showing tests. Research has observed that investment funds don't rely upon pay alone but instead on

individual utilization patterns also. Pay develops individuals are urged to save and waste occurs in the more seasoned age in view of pay or low pay.

T. Maheswari (2016) a review led on the practical and investment conduct of country families. Research shows that just 19% of investments in substantial resources and the leftover 81% of respondents put resources into generally safe bank stores, postal reserve funds plan, disaster protection and so on and no respondents are put resources into stocks, credits, securities, common assets and protections. or on the other hand respondents have understood more. Those acquiring more than Rs.30,000 likewise put resources into bank stores. Accomplished, very much utilized, low-pay investors, hazard discernment, an absence of information on new projects and potential open doors in monetary resources lead to a decrease in investment in high-hazard monetary resources.

Haruni Jeremiah Mapesa (2015) has explored research on the most proficient method to save the rustic poor: The experience of the provincial money framework in Tanzania. This concentrate additionally plans to get the marks of reserve funds/investments in miniature money resources. The review was directed in the Iringa District of Tanzania, and involved 210 smallholder ranchers. The outcomes show that country monetary frameworks have been extremely fruitful in saving protection in provincial regions. The outcomes propose that family admittance to MFIs significantly affects the monetary reserve funds of homestead families and shows that rustic families can save/put resources into monetary resources (Deposits, shares and different protections).

Drs. Elangbam Nixon Singh (2011) examined rustic reserve funds and your investment in Manipur and attempted to distinguish a portion of the central questions connected with formal money. Research shows that nearly everybody is of the assessment that lawful reserve funds and investment ought to be reached out to all rustic networks to establish better investment funds and investment environment.

Pandiyan and Aranganathan (2012) concentrated on that Saving and investment are made by various sorts of investors. The review depicted the mentality of the salaried individual towards investments. Investment is vital variable in the monetary advancement of any country. The salaried individual requirements security and insurance of the investments he made from his compensation. Numerous new salaried individuals settle on off-base choice in regards to their investments. The need suitable rules for the legitimate investments. Government should utilize appropriate measure to guarantee the investments and increment the saving propensities among salaried people.

Mohan and Kanika (2010) led a review with a goal to dissect the degree of information in regards to different investment roads and present investment practices of representatives of private area in Ludhiana city. The review features the significant wellsprings of data that the respondents used to settle on their investment choices. Further, the review uncovered that a greater part of the respondents had put resources into getting investments like representative fortunate asset, public opportune asset, and mailing station, saving plans and, surprisingly, the bank workers considered protection as an investment device as opposed to taking a chance with inclusion instrument.

Geetha and Ramesh (2012) concentrated on the pertinence of segment factors in investment choice and uncover that there is a critical connection between the segment factors like orientation, age, training and Investment Pattern of Rural Households of Himachal Pradesh. Bhat and Ahmad (2013) concentrated on the job of feelings in individual investment conduct characterizing and investigating what factors, parts of contributing, and dynamic cycles impacted individual investors and dissected the passionate variables behind an investor's application. settle on an investment choice.

Dharani and Inbalakshmi (2014) point out in their research that the success of all investment decisions is very important in recent times. Making sound investment decisions requires both knowledge and skills; working women investors expect something different from investing as their needs vary such as savings, security, interest and value for money. The reason has identified the relationship between factors that affect the level of recognition of various investments and factors that influence profits. Investors consider financial security to be an important factor in choosing an investment. Therefore, the government should provide more tools to protect investors such as better laws and regulations.

Valliappan (2015) notes that there are different investment strategies with different levels of risk and return. The advent of the financial market has given investors many investment options. An investor in the financial market does not need to have a worrying experience as long as decisions are made on the basis of analysis and thinking. This enables the investor to set investment goals, and to work on his goal on the basis of sound market analysis. The real world of investment is so alive and well that it attracts investors, developers and gamblers. No investor wants to lose money. Big profits and profits are important ingredients that investors consider as a return on investment.

Gasti (2017) finds that there are many investment options available for investors to invest in savings in the current market environment but these options are more focused on urban areas. As a result, rural investors do not come to invest because of a lack of knowledge to manage their investment portfolios to increase their profits and reduce risk. Educating through various awareness programs and institutionalization in rural areas can help rural people to improve their financial status and quality of life. Therefore, Government and non-governmental organizations must take care to provide information and education to rural people so that they can save part of their income and invest more carefully.

III. Need of the study

In non-industrial nations where farming stands firm on a key situation, country saving have been acknowledged as one of the critical variables influencing the course of financial turn of events. Nonetheless, overall, they are in a feeling that the negligible penchant of the country families to consume is high and consequently their ability and want to save is low. It is most likely out of this origination that the program of activating families saving has not gotten the required consideration of strategy creators.

IV. Objective of the Study

- To identifying the investment pattern of different class of people in Haryana.
- To give necessary suggestions arising from the study.

V. Results and Discussion

- The most important means of urban investment were bank deposits, shares and securities.
- Investors are provided with sufficient and reliable information to make sound investment decisions.
- Investors are strongly influenced by family members when making decisions about investing.
- Visual and published media and training programs will help investors make informed decisions.
- Female investors tend to show less confidence in their investment decisions and thus have lower levels of satisfaction in their investments.
- Major investment strategies for individual investors Bank Deposit and the main purpose of investing is to educate children, marriage and security after retirement.
- Women invest less than men for a variety of reasons.
- Women are more dangerous than men.
- Women are deliberately excluded from financial decision-makers because they cannot understand investing.
- The chances of the family having a home increase, and not more children.
- Savings do not depend on income alone but on the way people spend it.
- Rural households have a low level of education which leads to people not being aware of the benefits of saving.
- Investment information has had a direct impact on risky behavior.

VI. Conclusion

From the above study it may be concluded that the investment behavior of one class of people is different from that of the other class of people, it may be in the form of a level of risk perception, awareness of various investments. Bank deposits are one of the preferred investment options for all categories of people. These points mean that in India people still rely on conventional investment methods. Knowledge is the key to investing in the stock market, so conducting a number of Investor Awareness Programs can eliminate potential fears in the minds of potential investors. Undoubtedly, there are many investment options available for investors to invest their savings in the current market environment but these options are mainly

focused on urban areas. As a result, rural households are less likely to invest in savings and investments due to a lack of knowledge of these investment portfolio management strategies in order to increase their returns and reduce risk. They look at the common ways of saving and investing as the only source of income; interest on those methods is considered a loan for the amount they have invested in those methods. On the other hand, bank life insurance and post office deposit are the most popular ways to save and invest. Awareness of other investment options such as PPF, Mutual funds, and industrial securities and UTI units is very limited. Safety and security are two main reasons for choosing a bank deposit and life insurance to invest your savings. Stability and liquidity are also considered to some degree for this purpose. Other factors such as liquidity and marketing, tax benefits and capital appreciation are not considered by respondents.

Suggestions

Banks and financial advisors should take steps to educate the public on investing in various investment institutions. According to research, working women are more common even though the return on investment in traditional methods is low. Awareness about investing in stocks and stock markets should be built among working women as the sector has great potential for growth.

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