

A Study on Investment pattern of Employees related to Beverage Industry

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Abstract

Investment pattern or savings habit is one of the key feature for the individual's development and growth in life style and represent him/her involvement in the Economic activity. The investment system also involves risk. To have an active investment activity an individual will have certain perception on it and this paper discovers the problems faced by practitioners and risk". This paper concentrates on the factor which affects the investors to choose the proper investment and explore the challenges of the investment on the investors and the impact on investor's choice on a proper investment avenue.

This paper depicts Investment pattern impact on investors and their finding Problems in investments.

Introduction to Investment

In the present day financial markets, investing money has become a very complex task. Most of the investors are unaware of the fact that investing is both an art and a science. Majority of people irrespective of their education, status, occupation etc., are involved by investments. Investment is an economic activity in which every person is engaged in one form or another. Even though the basic objective of making investment is earning profits, not everybody who makes investment assistances from it. Those who incur losses have not managed their funds scientifically and have just followed others blindly. All investments are risky to some degree or other as risk and return go together. The art of investment is to investment is to see that the return is maximized with the minimum degree of risk.

Investment generally fallouts in obtaining an asset also called an investment. If the asset is accessible at a price worth investing it is normally expected either to generate income, or to appreciation in value, so that it can be sold at a higher price.

Investors generally expect higher returns from dicier investment financial asset range from low risk, low return investment such as high grade government bonds to those with higher risk and higher expected equal reward such as emerging markets stock investments.

Investors particularly beginners are often advised to receive an investment strategy and multiplicity of their portfolio.

Though every investment involves an element of risk, yet investment cannot be equated with speculation. This can be differentiate based on the three criteria such as risk, capital gains and time.

Investment involves an outlay of funds after carefully evaluating the various criteria like safety of principal, moderate and continuous return and long term commitment.

Introduction to research

The Purpose of research is to improvement of the knowledge, which will be used for cracking problems or satisfying ones dryness for facts. One can also for define research as scientific search for relevant information on a specific topic. In fact research is an art of scientific enquiry. The investigation must be comprehensive and precise. In order to achieve the goal of the investigator, the evidence as to be composed.

Investigation is an academic activity and as such the term should be used in technical intelligence.

According to the professor Gilford Moody “research encompasses defining and redefining problems, expressing hypothesis or recommended solution, collecting, organising and evaluating data. Making deduction and making conclusion and at the last, prudently testing the conclusion to determine whether they fit the formulated hypothesis”.

Research common parlance refers to search for knowledge. Once can also define research as a scientific and systematic search for pertinent information on a precise topic. In fact, research is an art of scientific investigation. The advance learner dictionary of recent English lays down the meaning of research as “careful investigation or enquiry especially through search for new facts in any branch of information.”

Research design

A research design is a rational and systematic planning and it helps in a portion of research. Research design is the agenda that guides the process of collecting analysis and inferring the observation. Design is the blue print of the proposed study. This study has undergone a descriptive study and other statistical tools too.

Problem statement:

1. The respondents for this research are purely established to employees of **Hindustan Coca – Cola Beverages Pvt. Ltd.**” only.
2. This research is mainly concentrating only on an investment avenues and part of investment. But not on an income and savings much.

Objectives of study:

1. To know investment avenues of employees with reference to **Hindustan Coca – Cola Beverages Pvt. Ltd.**”...
2. To evaluate different investment avenues.

3. To know the distribution of an income and percentage of savings.

Scope of study:

1. The research problem is recognised in this contest investment avenues of employees with reference to **Hindustan Coca – Cola Beverages Pvt. Ltd.”.**
2. After detail discussion with my guide I have selected the topic study on **“Investment pattern of an employees of Hindustan Coca – Cola Beverages Pvt. Ltd**
3. The research has been selected to know more about outlay avenues of employees in future.
4. This study may help other employees to invest proportion of their income in different ways in the future.

Limitations of the Study

1. Time constraints limited wide attention of the study.
2. The study conducted is restricted to in to available from the personnel of the company only
3. The study is concerned to only one financial aspect
Ex: Investment pattern
4. Study is based on only Questionnaires

Literature Review

1. STUDY: INVESTMENT PATTERN AND AWARENESS OF SALARIED CLASS INVESTORS.
 - a) Mr. C Sathiyamoorthy
 - b)Dr. K. Krishnamurthy

This articles is based on primary sources of data which collected by distribution of a closed ended questionnaire. Through the obtained respondents of the questionnaire, one thing is mainly founded here is that investors or respondents are concentrating mainly on savings their incomes through the bank deposits for their future investments. This was predicted through the test of “chi-square”. Where this study is going to be highlighting that savings and investment of the investors.

In this study “T-test” was applied to ascertain the difference between investor’s nativity and their different investment avenues. Here the investors another main predictions of their earnings is bank deposits, Insurance policies and Government securities and with the lack of investment information about DERIVATIVES, because the investors are mainly concentrating on safety of their life than their handsome return.

2. STUDY: SAVINGS AND INVESTMENT PATTERN OF SALARIED EMPLOYEES.
 - a) Bindu T

In this particular is on the investment of an employees with the concept of, “wide range of investment avenues are available and not just the traditional tax planning methods”

The main objective of this study is to identify the investment behaviour of salaried employees and it is based on primary data and it is collected from 40 salaried employees on a particular place. In the study there is also explained that people not know much about the investment in stock market with the nuisance of which is very risky in fact.

Research Methodology

According to the demand of the study I have selected primary method of data collection for the study. In this primary method I have preferred **questionnaire** method of collecting the information from the respondents.

1. Discussion with the company and the management to get the universal information about the activities.
2. Broad discussion about the income and savings of the employees.
3. General study about the different investment paths with the employees of the company.

Steps:

- Collecting the data by distributing the questionnaires to the employees.
- Questionnaire is containing of both open ended and closed ended questions
- Data is collected by circulating the questionnaires to 100 respondents
- This study is undergone a Descriptive method
- Collected data are converted into **SPSS** form
- By using Chi-square statistical tool Hypotheses is found out
- After applying a statistical tool (Chi-square) this study shows a positive results.

Population

A sample is a random selection of member of a Population. It is a smaller group drawn from the population that has the characteristics of the entire population.

In the present study I have chosen a people or an Employees of Hindustan coca-cola Beverages Private Limited Company.

Sample Frame

Sample frame is the source material or device from which a sample is drawn and it is a list of all those within a population who can be sampled and may include individual, households or institutions.

Sample Unit

A sample unit is one of the units into which an aggregate is divided for the purpose of sampling, each unit being regarded as individual and invisible when the selection is made.

Sample size

Sample size is an important feature of any empirical study in which the goal is to make inferences about a population from a sample.

Sample size determination is the act of choosing the number of observations or replicates to include in a statistical sample.

Statistical Tool

Mathematical concepts, formulas, models techniques used in statistical analysis of random data. In comparison, deterministic methods are used where the data is easily reproducible or where its behaviour is determined entirely by its initial stage and inputs.

Percentage Method

The percentage of completion method is an accounting method in which the revenues and expenses of long-term contracts are recognized as a percentage of the work completed during the period.

SPSS

The statistical package for the social sciences is a software package used in statistical analysis of data. **There are various tests are there in SPSS tool and this study is undergone by Chi-Square.**

Chi-Square

A Chi-Square statistical is a measurement of how expectations compare to results. The data used in calculating a Chi-Square statistical must be random, raw, mutually exclusive, drawn from independent variables and drawn from large enough sample.

Hypotheses

A Hypotheses is a proposed explanation for a phenomenon for a Hypotheses to be a scientific Hypotheses, the scientific method requires that one can test it.

*When P value is more than 0.05 Null Hypotheses is Accepted, whereas P Value is less than 0.05 then Alternative Hypotheses is accepted.

Data collection method:

Collection of the data may be follows primary method or secondary method.

The sources of data classified into two types, they are

1. Primary data
2. Secondary data

INDUSTRY PROFILE

India is famous for its food and beverages service industry. It is one among the most vibrant industries which established extraordinary growth in the recent past. The industries is continues to expand rapidly. This growth can be attributed on account of changing demographics, growing disposable income, urbanization and growth of retail industry. India is one of the largest producers of food and dairy products but when it comes to processed packaged food and beverages, the market is largely unorganized with huge growth potentials. Continuous urbanization and changing consumer habits, has resulted in greater reliance of people on packaged foods and beverages. With the influx of major international players like Coca-Cola and PepsiCo and efforts by large domestic players like Dabur and Parle Agro, the industry is getting more organized. As a result, the industry is generating more opportunities in sectors like marketing, supply chain, storing, warehousing, manufacturing, packaging and R&D.

Industry Profile are in – depth leaflets that give vision into an industry, where it came from and where it seems to be going. Forces affecting the industry, typical report looks at Industry leaders and financial data for the industry.

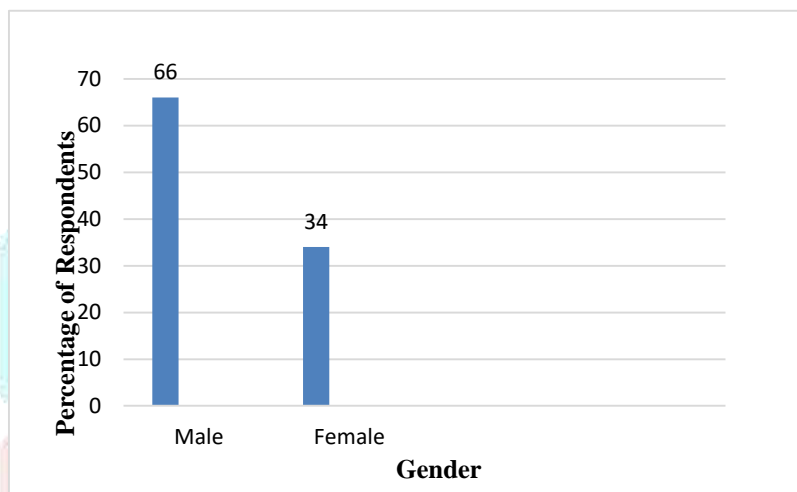
Food and Beverage Industry – these two items go a long way along with food industry and also in the modern peoples' day to day life.

The present study is purely based on Food and Beverage Industry or Beverage Industry. Modern age, cultured people, fashion trends – these all are close parts of the 21st century world citizens and among these parts, food and Beverage Industry will be on top of the priorities. Example for popular soft drink is Coca-Cola Beverage Industry, Pepsi Beverage Industry, Red Bull Beverage Industry Etc.

PepsiCo believes that R&D plays a crucial role for the growth of the business and to develop new products and technologies to meet consumer requirements in near future. The major threat to PepsiCo is from the unorganized sector and the large multinational corporations like Coco-Cola Corporation, Parle Agro etc. PepsiCo is offering substantial product differential by increasingly giving emphasis to health conscious trend, with increasing flavours and varieties.

Data Analysis and Interpretation

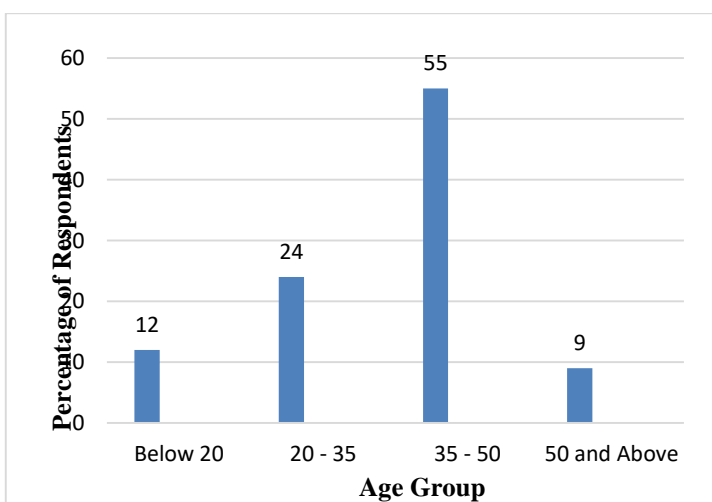
Chart showing The Gender of the Respondents



Interpretation

66% of the Respondents are Male and 34% of the Respondents are Female.

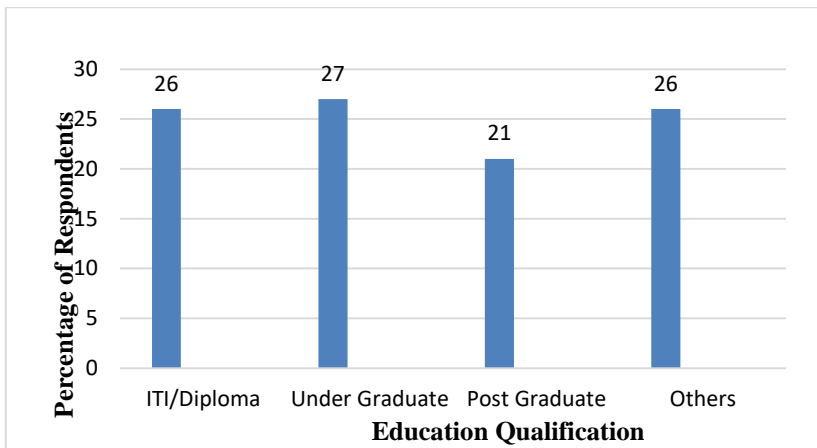
Chart Showing the Age Group of the Respondents



Interpretation

12% of the Respondents are has the age group of Below 20 Years. 24% and 55% of the Respondents are Aged for the category 20 – 35 and 35 – 50 Years Respectively and 09% of the Respondents are acquired the age group of 50 and above.

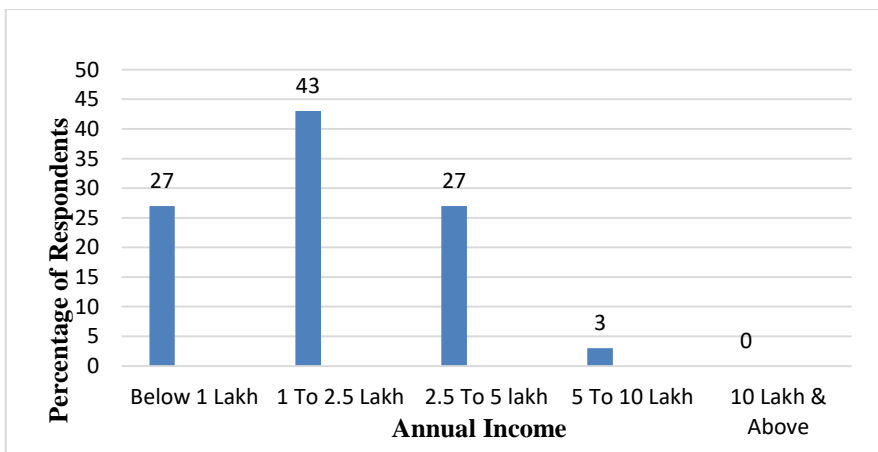
Chart Showing the Educational Qualification of the Respondents



Interpretation

Out of 100% of respondents, 26% are ITI/Diploma holders, 27% are Under Graduates, and 21% are Post graduate and among remaining 26% of the Respondents are from Other Category.

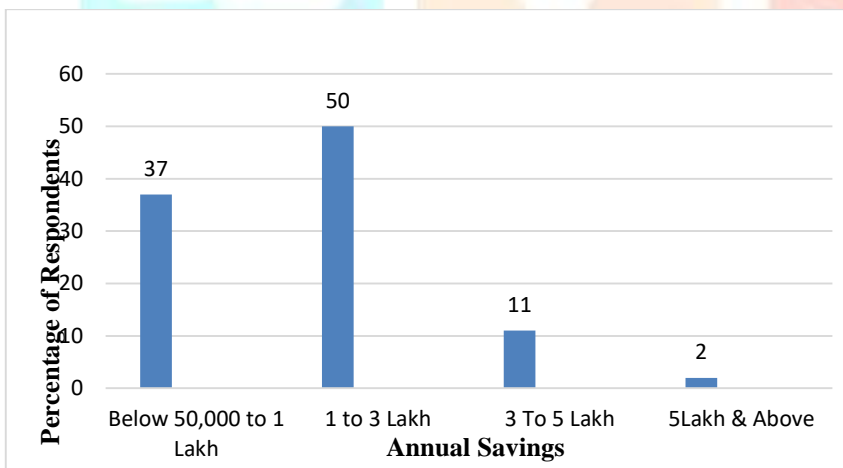
Chart Showing the Annual Income of the Respondents



Interpretation

27% of the respondents have a Percentage of annual Income below 01 lakh, 43% of the Respondents have an Annual Income Between 1 Lakh to 2.5 Lakh, 27% of the respondents have an annual Income Between 2.5 lakh to 5 lakh, Only 03% of the Respondents have an annual Income range between 5 Lakh to 10 Lakhs and No respondents have an annual Income between 10 Lakhs and above.

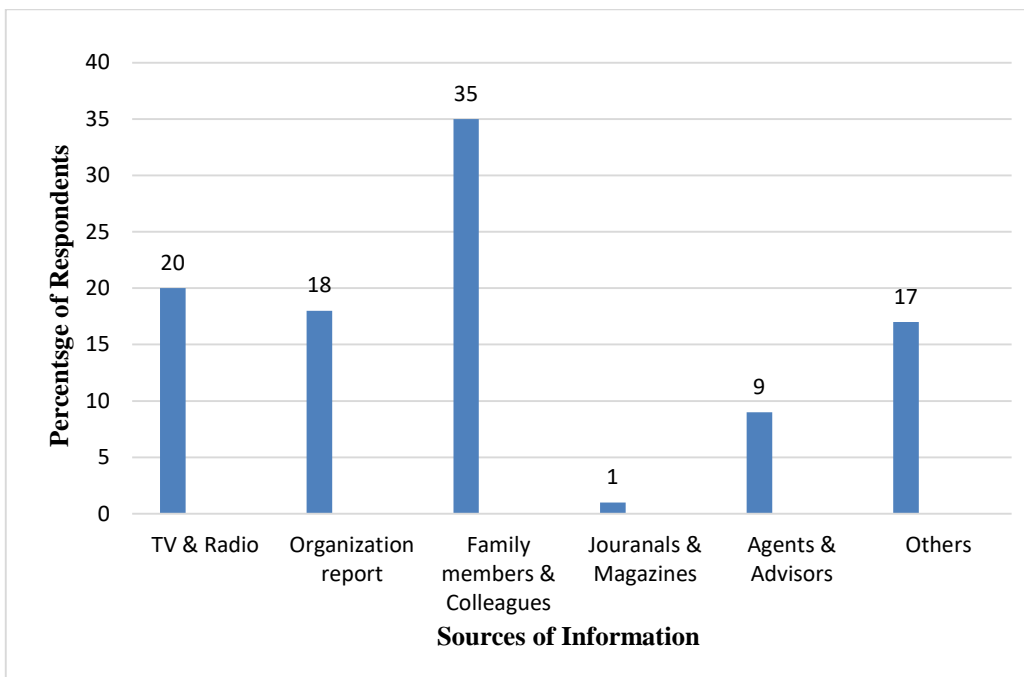
Chart Showing the Annual Savings of the Respondents



Interpretation

From the above Chart it is understood that 37% of the respondents have an annual savings between Below 50,000 and 50,000 To 1 Lakh. 50% of the Respondents have an annual Savings from 1 Lakh to 3 Lakh, 11% of the respondents will save annually about 3 Lakh To 5 Lakh and only 2% of the respondents have the saving limit of 5 Lakh and Above.

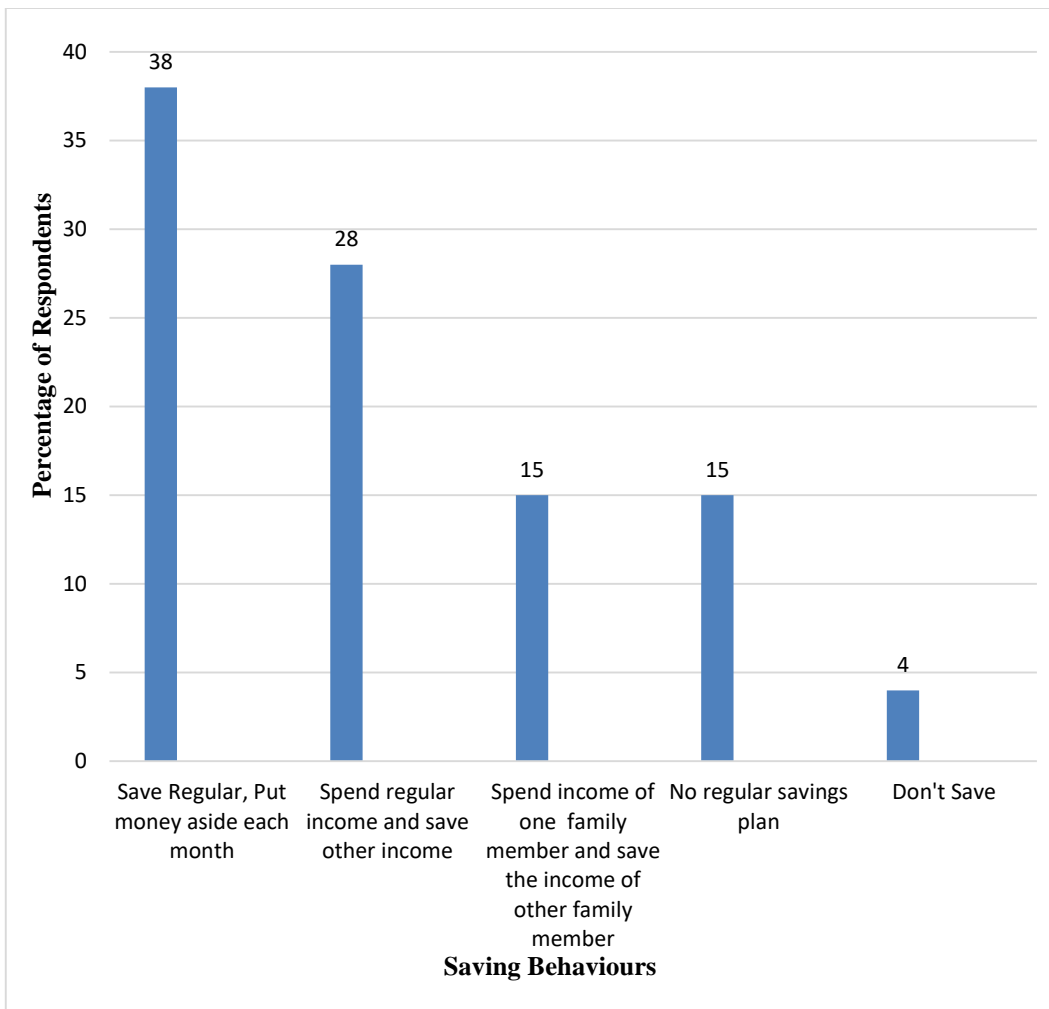
Chart Showing Sources of Getting Information for the Investment to the Respondents.



Interpretation

20% of the respondents will get an information for their Investment from T.V. & Radio, 18% and 35% of the respondents are getting this investment information from the Reports of an Organization and their own family members and Colleagues, only 01% of the respondents are getting their information from the Journals and magazines, From Agents and Advisors about 09% of the respondents are getting investment information and Finally about 17% of the respondents will get these investment information's from other Categories.

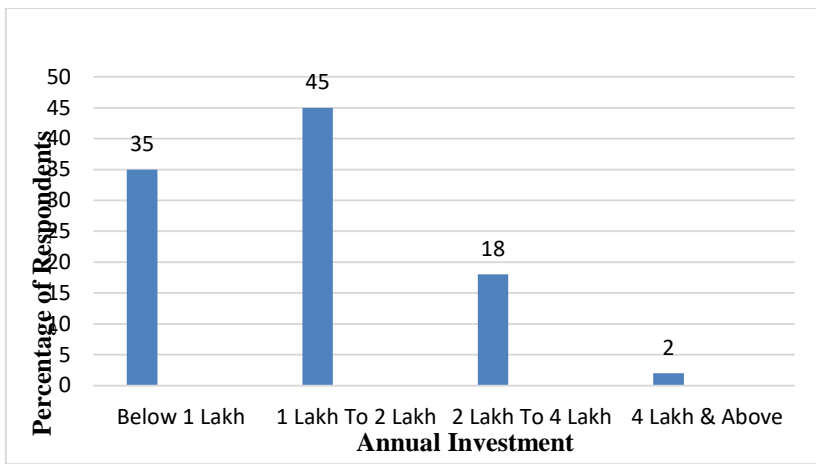
Chart showing the Respondents usual saving Behaviour for their Investments



Interpretation

This chart is providing a different saving behaviour of the respondents like, 38% of the respondents will have a regular saving habit but they put money aside each month, 28% of the respondents are spend their regular income and save other income, both the category like spend income of one family member and save the income of other family member and the another category like they do not have regular saving plan are have equal percentage of saving behaviour i.e. 15%. Only 04% of the respondents have not save their income at all.

Chart Showing the Amount Investing Per Annum



Interpretation

By studying the above chart 35% of the respondents are have an annual Investment of rupees Below 1 Lakh, 45% of the respondents and 18% of the respondents are have an annual investment range between 1 Lakh and 2 Lakh and 2 Lakh and 4 lakh respectively and only 02% of the respondents will make above 4 Lakh rupees of investment annually.

Chart Showing the Avenues of an Investment

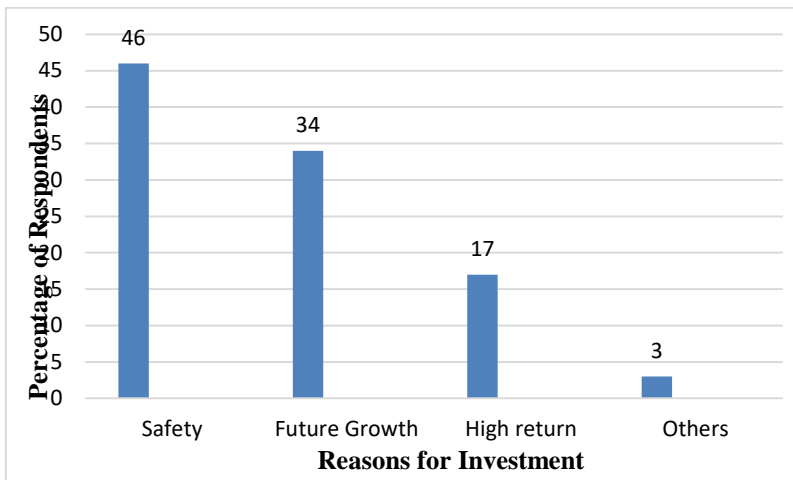


Interpretation

13% of the Respondents invests in Shares, 12% of the respondents invests in Debentures/bonds, out of remaining 6%, 13%, 05% of the respondents are have their investment in Stock futures and options, Mutual funds and National saving certificates/Public Provident Funds/Employee provident Funds respectively. If 11% and 23% of the respondents go for Fixed Deposits and Insurance policies then another 21%, 35% of the respondents are make their investment in real estate and Gold/Silver respectively. Among

remaining 35% and 32% of the respondents are prefer the chit Funds and Other category of the investment avenue.

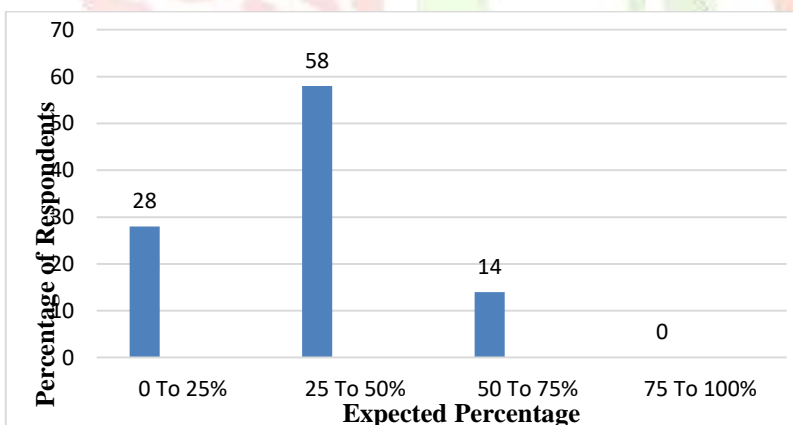
Chart Showing the Reason for an Investment



Interpretation

46%, 34%, 17% and 03% of the respondents gave the reason that Safety, Future Growth, High return and others respectively for the investment.

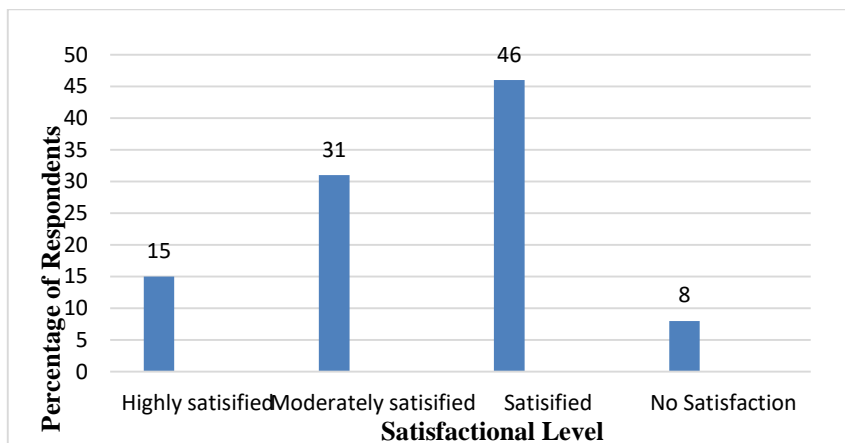
Chart Showing the Expected Percentage of the Return



Interpretation

28% of the respondents have an Expectation between 0 To 25% returns, 58% of the respondents have an expectation between 25% To 50%, 14% of the respondents have an expectation between 50% To 75% and no respondents have an expectation between 75% To 100% return.

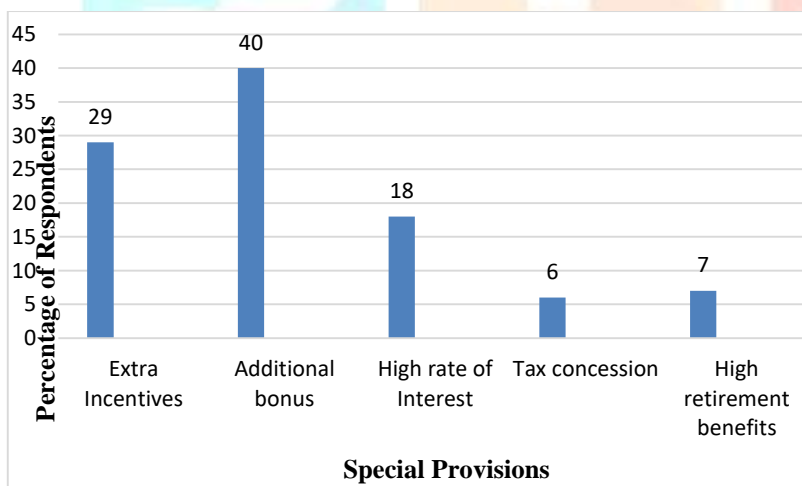
Chart Showing the Satisfaction Level from the Respondents



Interpretation

15% of the respondents are highly satisfied, 31% of the respondents are moderately satisfied, and 46% and 08% of the respondents are satisfied and not satisfied about the Investment respectively.

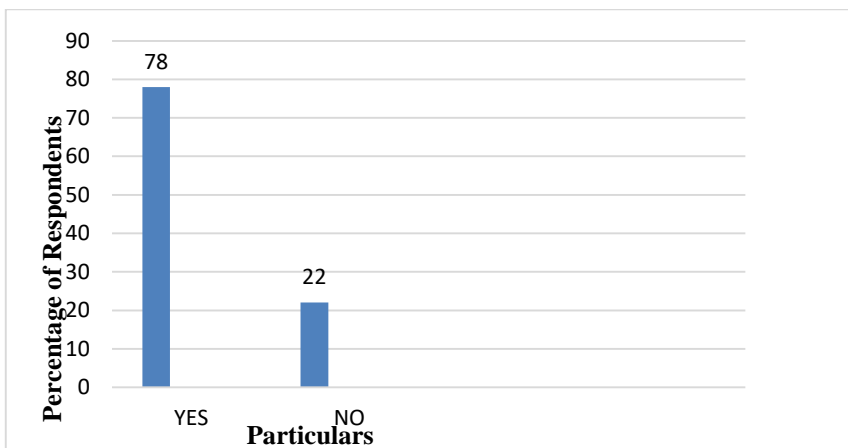
Chart Showing the Special Provisions for the Respondents to Boost up Their Investment



Interpretation

29% and 40% of the respondents need Extra Incentives and additional bonus to boost up their investment, 18% of the respondents needs High rate of Interests, 06% and 07% of the respondents are expected to have a Tax concession and High retirement benefits to boost up their Investment.

Chart Showing the Respondents Suggests others to Investment



Interpretation

Out of the 78% of the response which I got about suggesting others to invest in future and remaining 22% of the respondents doesn't suggest others to invest in future.

Testing of Hypotheses

Hypotheses: 01

HO: There is no association between gender and satisfaction with regard to investment pattern.

H1: There is association between gender and satisfaction with regard to investment pattern.

Table: 01: Gender with Satisfaction from Investment

Particulars		Satisfaction from investment				Total	
		Highly satisfied	Moderately Satisfied	Satisfied	No Satisfactions		
Gender	Male	Count	10	22	31	3	66
		Expected Count	9.9	21.8	29.0	5.3	66.0
		% of Total	10.0%	22.0%	31.0%	3.0%	66.0%
	Female	Count	5	11	13	5	34
		Expected Count	5.1	11.2	15.0	2.7	34.0

	% of Total	5.0%	11.0%	13.0%	5.0%	34.0%
Total	Count	15	33	44	8	100
	Expected Count	15.0	33.0	44.0	8.0	100.0
	% of Total	15.0%	33.0%	44.0%	8.0%	100.0%

Interpretation:

From the above table it is evident that 22% of male are moderately satisfied with regard to investment pattern.5% of female are highly satisfied.

Table: 01: Chi-square tests

Particulars	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.294 ^a	3	.348
Likelihood Ratio	3.104	3	.376
N of Valid Cases	100		

From the chi square table **the P value is greater than 0.05**.Therefore null hypothesis is accepted Therefore there is no association between gender and satisfaction of investment pattern.

Hypotheses: 02

HO: There is no association between Annual Income and reasons for Investment with regard to investment pattern.

H1: There is association between Annual Income and reasons for Investment with regard to investment pattern.

Table: 02 : Annual Income with Reasons for Investment

Particulars			Reasons for Investment				Total
			Safety	Future Growth	High Return	others	
Annual Income	Below 1 Lakh	Count	13	9	3	1	26
		Expected Count	12.0	8.8	4.4	.8	26.0
		% of Total	13.0%	9.0%	3.0%	1.0%	26.0%
	1 Lakh To 2.5 Lakh	Count	21	15	6	2	44
		Expected Count	20.2	15.0	7.5	1.3	44.0
		% of Total	21.0%	15.0%	6.0%	2.0%	44.0%
	2.5 Lakh To 5 Lakh	Count	11	8	8	0	27
		Expected Count	12.4	9.2	4.6	.8	27.0
		% of Total	11.0%	8.0%	8.0%	0.0%	27.0%
	5 lakh To 10 Lakh	Count	1	2	0	0	3
		Expected Count	1.4	1.0	.5	.1	3.0
		% of Total	1.0%	2.0%	0.0%	0.0%	3.0%
Total	Count	46	34	17	3	100	
	Expected Count	46.0	34.0	17.0	3.0	100.0	
	% of Total	46.0%	34.0%	17.0%	3.0%	100.0%	

Interpretation:

From the above table evident that 21% of the respondents are invest for their safety purpose. There is no respondents are invest in any other reasons except safety, future growth and high return.

Table: 02: Chi-Square Tests

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	6.587 ^a	9	.680
Likelihood Ratio	7.373	9	.598
N of Valid Cases	100		

From the chi square table **the P value is greater than 0.05**. Therefore null hypothesis is accepted There is no association between Annual Income and reasons for Investment with regard to investment pattern.

Hypotheses: 03

HO: There is no association between Annual Income and Annual Investment with regard to investment pattern.

H1: There is association between Annual Income and Annual Investment with regard to investment pattern.

Table: 03: Annual Income with Annual Investment

Particulars			Annual Investment				Total
			Below 1 Lakh	1 L To 2 Lakh	2 L To 4 Lakh	4 L & Above	
Annual Income	Below 1 Lakh	Count	17	7	1	1	26
		Expected Count	9.4	11.7	4.7	.3	26.0
		% of Total	17.0%	7.0%	1.0%	1.0%	26.0%
	1 Lakh To 2.5 Lakh	Count	10	26	8	0	44
		Expected Count	15.8	19.8	7.9	.4	44.0
		% of Total	10.0%	26.0%	8.0%	0.0%	44.0%
	2.5 Lakh To 5 Lakh	Count	8	11	8	0	27
		Expected Count	9.7	12.2	4.9	.3	27.0
		% of Total	8.0%	11.0%	8.0%	0.0%	27.0%
	5 lakh To 10 Lakh	Count	1	1	1	0	3
		Expected Count	1.1	1.4	.5	.0	3.0
		% of Total	1.0%	1.0%	1.0%	0.0%	3.0%
Total		Count	36	45	18	1	100
		Expected Count	36.0	45.0	18.0	1.0	100.0
		% of Total	36.0%	45.0%	18.0%	1.0%	100.0%

Interpretation:

From the above table it is evident that 26% of respondent are have an annual investment between 2 lakh To 4 lakh with regard to investment pattern. Respondents with annual income 1lakh to 2.5 lakh will not invest in 4lakh and above range.

Table: 3:Chi-Square Tests

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	20.890 ^a	9	.013
Likelihood Ratio	20.983	9	.013

Linear-by-Linear Association	6.328	1	.012
N of Valid Cases	100		

From the chi square table **the P value is less than 0.05**. Therefore null hypothesis is rejected.

Therefore there is an association between annual Income and annual investment of investment pattern.

Hypotheses: 04

HO: There is no association between annual savings and annual Investment with regard to investment pattern.

H1: There is association between annual savings and annual Investment with regard to investment pattern.

Table: 04: Annual Savings with Annual Investment

Particulars			Annual Investment				Total
			Below 1 Lakh	1 L To 2 Lakh	2 L To 4 Lakh	4 L & Above	
Annual Savings	< 50 k To 1 L	Count	20	11	5	0	36
		Expected Count	13.0	16.2	6.5	.4	36.0
		% of Total	20.0%	11.0%	5.0%	0.0%	36.0%
	1 L To 3 Lakh	Count	13	28	9	1	51
		Expected Count	18.4	23.0	9.2	.5	51.0
		% of Total	13.0%	28.0%	9.0%	1.0%	51.0%
	3 L To 5 Lakh	Count	3	6	4	0	13
		Expected Count	4.7	5.9	2.3	.1	13.0
		% of Total	3.0%	6.0%	4.0%	0.0%	13.0%
Total	Count	36	45	18	1	100	
	Expected Count	36.0	45.0	18.0	1.0	100.0	
	% of Total	36.0%	45.0%	18.0%	1.0%	100.0%	

Interpretation:

28% of respondents with annual income 1lakh to 3 lakh invest in 1 lakh to 2 lakh range whereas respondents with annual income 50000 to 1 lakh will not invest any money above 4 lakh.

Table: 4 : Chi-Square Tests

Particulars	Value	df	Asymp. Sig. (2-sided)
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Pearson Chi-Square	11.256 ^a	6	.081
Likelihood Ratio	11.322	6	.079
Linear-by-Linear Association	6.201	1	.013
N of Valid Cases	100		

From the chi square table **the P value is greater than 0.05**. Therefore null hypothesis is accepted. Therefore there is no association between annual savings and annual investment of investment pattern.

Hypotheses: 05

HO: There is no association between Educational Qualification and annual investment with regard to investment pattern.

H1: There is association between Educational Qualification and annual investment with regard to investment pattern.

Table: 05 : Education with Annual Investment

Particulars			Annual Investment				Total
			Below 1 Lakh	1 L To 2 Lakh	2 L To 4 Lakh	4 L & Above	
Education	ITI/Diploma	Count	7	13	5	0	25
		Expected Count	9.0	11.3	4.5	.3	25.0
		% of Total	7.0%	13.0%	5.0%	0.0%	25.0%
	Under graduation	Count	4	19	5	1	29
		Expected Count	10.4	13.1	5.2	.3	29.0
		% of Total	4.0%	19.0%	5.0%	1.0%	29.0%
	Post Graduation	Count	6	5	7	0	18
		Expected Count	6.5	8.1	3.2	.2	18.0
		% of Total	6.0%	5.0%	7.0%	0.0%	18.0%
	Others	Count	19	8	1	0	28
		Expected Count	10.1	12.6	5.0	.3	28.0
		% of Total	19.0%	8.0%	1.0%	0.0%	28.0%
Total		Count	36	45	18	1	100
		Expected Count	36.0	45.0	18.0	1.0	100.0
		% of Total	36.0%	45.0%	18.0%	1.0%	100.0%

Interpretation:

Respondent who are undergraduates who are 28% in number invest in-between 1 lakh and 2 lakh whereas none of the diploma holders will not invest above 4 lakhs.

Table: 05 : Chi-Square Tests

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.312 ^a	9	.001
Likelihood Ratio	28.561	9	.001
N of Valid Cases	100		

From the chi square table **the P value is less than 0.05**. Therefore null hypothesis is rejected. Therefore there is an association between Educational Qualification and annual investment of investment pattern.

Hypotheses: 06

HO: There is no association between gender and satisfaction with regard to investment pattern.

H1: There is association between gender and satisfaction with regard to investment pattern.

Table: 06: Gender with Annual Investment

Particulars		Annual Investment				Total	
		Below 1 Lakh	1 L To 2 Lakh	2 L To 4 Lakh	4 L & Above		
Gender	Male	Count	19	35	12	0	66
		Expected Count	23.8	29.7	11.9	.7	66.0
		% of Total	19.0%	35.0%	12.0%	0.0%	66.0%
	Female	Count	17	10	6	1	34
		Expected Count	12.2	15.3	6.1	.3	34.0
		% of Total	17.0%	10.0%	6.0%	1.0%	34.0%
Total		Count	36	45	18	1	100
		Expected Count	36.0	45.0	18.0	1.0	100.0
		% of Total	36.0%	45.0%	18.0%	1.0%	100.0%

Interpretation:

From the above table it is evident that 35% of male invest annually between 1 lakh and 2 lakh whereas none of the males invest annually above 4 lakhs.

Table: 6 : Chi-Square Tests

Particulars	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.531 ^a	3	.057
Likelihood Ratio	7.824	3	.050
N of Valid Cases	100		

From the chi square table **the P value is greater than 0.05**. Therefore null hypothesis is accepted Therefore there is no association between gender and satisfaction of investment pattern.

Findings, Suggestions and Conclusions

Findings

Out of the total 100 respondents 66 respondents are Male and Remaining 34 Respondents are Female.

Out of the total Respondents 12 are aged below 20. For the age category 20 – 35, there are 24 respondents are falls respectively. There are 55 respondents are falls in the age category of 35 – 50 and there are 09 respondents comes under above 50 years.

Out of the Total of all the respondents 26 are ITI/Diploma, 27 are under Graduated, 21 are post Graduated and remaining are from other categories.

27 Respondents have an Annual Income of Below 01 Lakh, 43 Respondents have a Annual Income Between 01 to 2.5 Lakhs, 27 of the Respondents have A Annual Earnings Between 2.5 to 05 Lakhs, 03 Respondents Annual Income Between 05 to 10 Lakhs, No Respondents Have an Annual Profits Above 10 Lakhs.

37 Respondents Has a Savings Limit Between 50,000 to 1,00,000 Rupees, 50 is a major part and they have a savings between 100,000 To 300,000, 11 Respondents Saves Between 300,000 to 500,000 and only 02 of them saves Between 500,000 Rupees and Above.

In the overall Respondents 20 of the Respondents are get the Investment Information from T.V. and Radio, 18 Respondents will get from Organization Reports, Major part or 35 Respondents will get from Family Members and Colleagues, only 01 Respondent will get the Information for His Investment From Journals and Magazines, 09 of the Respondents are getting these Investment Information from Agents and magazines and 17 Respondents are get the investment Information from various Others Sources.

In the Whole 100 Respondents 38 members are Saves In a Regular Basis and Put Money Aside Each Month, 28 Respondents are Spending Regular Income and Saving other Income, Another 15 Respondents will Spend Income Of One Family Member and Save the Income Of Other family Members, 15 respondents will not Save In A Regular Basis, 04 Respondents are not Saving at all.

The above table shows that 35 Respondents has the Investment Below 1,00,000 Rupees, 45 Respondents Invests 1,00,000 To 2,00,000 and 18 Respondents Invests In Other Category Of 2,00,000 To 4,00,000 Rupees But Only 02 Respondents Has the Investment More Than 4,00,000 Rupees.

Above table saying that 13 Respondents are Invests In Shares, 12 Respondents Invests In Debentures/Bonds, 06 Respondents Invests In Stock Futures and Options, 13 Respondents Invests In Mutual Funds, Only 05 Respondents Invests In National Saving Certificate/Public Provident Fund/Employee Provident Fund, 11 Respondents Invests In Fixed Deposits, 23 Respondents Invests In Insurance Policies, 21 Respondents Invests In Real Estate, 35 Respondents Invests In Gold/Silver, 32 Respondents Invests In Chit Funds and 16 Respondents are from Other Different Avenues Of Investments.

In the 100 Respondents 46 Respondents gave the Reason of Safety, 34 Respondents went for Future Growth, 17 Respondents will go for High Return and Rest of the 03 Respondents Invests for Other Reasons.

28 of the Respondents Have an Expectation Between 0% To 25% Return, 58 Respondents Have An Expectation Between 25% to 50% Return, 14 Respondents Have An Expectation Between 50% To 75% Return And Respondents Have An Expectation Between 75% To 100%.

Out of The Total Respondents Which I Got, 15 Respondents are Highly Satisfied with the Investment, 31 and 46 of the Respondents are Respectively Moderately Satisfied and Satisfied. 08 Among the Total Respondents have not Satisfied Anything about the Investment?

This above table is saying that out of obtained Respondents 29 members are Extra Incentives, 40 Respondents are wants Additional Bonus, 18 Respondents are Required High Rate Of Interests, 06 Respondents are needs a concession in The Tax to Boost up their Investments and 07 Respondents are in requirements of High Retirement Benefits for Increase their Investment plans.

Out of the Respondents 78 of them are Suggesting Others to Invest and 22 Respondents are Not Suggesting Others to Invest.

Respondents are also facing following Problems:

- Majority of the respondents are find that investment involve a High Risk
- Respondents are also facing a Saving Problem
- Some of the respondents are need to have a Direct Contact with whom they are Invest their Money or Income

- There are a respondents who are lack of Knowledge and on Time Information about the Investment Process
- Most of the respondents are fail in planning of Investment
- Respondents are in requirement of Extra Income
- Majority of the respondents are have a high expenditure but they are having a low Income level
- People are also don't have regular savings
- Respondents are in lack of personal problems like Variations in expenditure, Education, Health Issues Etc.,

Recommendations and Suggestions

I recommends the Respondents to focus on Investment along with the Savings. Because Investment makes the people to Increase the Standard of Living and Indirectly it will help the Economic evolution of the Nation also.

Before Investing it will be better to know about the different avenues of investments so that along with the risk factor return on Investment will also be technologically advanced.

For the Female Respondents it is suggested that, they should also have to concentrate on an investment much. Since cost of Living increasing day by day and female respondents can endure better if they have an investment as a portfolio of revenue.

Respondents Should have a complete knowledge about on which they made Investment avenues before they made investment and should also have a Risk swallow attitude.

One of the main suggestion to the Respondents that they should have an equitable balance between their Expenditures as well as an Income.

Conclusion

Research concludes that along with the savings, an investment is an important financial activity to overcome present cost of living and to increase the standard of living.

As per the test applied and the research there are most of the respondents are facing a problem of savings, lack of knowledge, lack of Planning etc., are raising because of investors are not have sound Education and they are failing to balance their income and expenditure. It is one of the key factor to overcome of all such problems.

Risk can be minimized by undertaking various measures like...

- Cultivating saving habit is necessary

- Should accept the result of their investment a sportive manner and that will lead to reinvestment
- An investor must have a proper information and choose a proper portfolio of investment

These are the above three content is more important to each individual to adopt as a grass root of any kind of investment avenue to face any kind of risk in the investment process.

Annexure

QUESTIONNAIRE

Respected Sir/ Madam,

I am Pavan C, Final year M.Com student of ‘SURANA COLLEGE’. I am carrying out research study on “**Investment pattern of an employees of Hindustan Coca – Cola Beverages Pvt. Ltd.**”. As a part of my curriculum, I am doing this research study and I request you to kindly express your views for the questionnaire, which will be kept confidential and used only for academic purpose.

a) NAME:

b) CONTACT DETAILS:

1. Gender

- a) Male b) Female

2. Age Group

- a) Below 20 b) 20 – 35 c) 35 – 50 d) 50 and above

3. Educational Qualification

- a) ITI/Diploma b) under graduation c) Graduate(PG) d) others

4. Annual Income

- a) Below 1L b) 1L to 2.5L c) 2.5L to 5L d) 5L to 10L e) 10L+

5. Annual savings

- a) <50 k to 1L b) 1L to 3L c) 3L to 5L d) 5L and above

6. Where do you get information for your investment
- A) T.V. & Radio b) Organization Reports c) Family Members and Colleagues
 d) Journals & Magazines e) Agents & Advisors f) Others
7. Please response for below which describes your usual saving behaviour for your Investment...
- a) Save regularly, put money aside each month
- b) Spend regular income and save other income
- c) Spend income of one family member and save the income of other family members
- d) No regular savings plan
- e) Don't save
8. Annual Investment
 [Considering total of all avenues]
- a) Below 1L b) 1 L to 2L c) 2L to 4L d) 4L and above
9. Avenues of Investment..?

Sl. No.	Investments	✓ (Tick)
01	Shares	
02	Debentures/Bonds	
03	Stock futures and options	
04	Mutual Funds	
05	National saving certificate/ Public Provident Fund/Employee Provident Fund	
06	Fixed Deposits	
07	Insurance Policies	
08	Real Estate	
09	Gold /Silver	
10	Chit funds	
11	Others	

10. Reason for an Investment

- a) Safety
- b) Future growth
- c) High return
- d) others

11. Expected percentage of return

- a) 0 to 25%
- b) 25 to 50%
- c) 50 to 75%
- d) 75 to 100%

12. Satisfaction from an investments

- a) Highly satisfied
- b) Moderately satisfied
- c) Satisfied
- d) No satisfaction

13. Which of these special provisions be you need to boost up your investments

- a) Extra incentives
- b) Additional bonus
- c) High rate of interest
- D) Tax concession
- e) High retirement benefits

14. State the problems you faced in investment:

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____

15. Do you suggests others to Invest

- a) Yes
- b) No

