A Study on Perception of Investors towards Investment Avenues

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Abstract
This report analyses the perception of investors towards various investment avenues. The main objective of the study is to measure the impact of demographic factors on the investors' choice of investment and to analyse the decision of the investors towards various investment avenues across various factors followed by an attempt to elucidate the factors that influence the investors' preferential selection of various investment options. The study concludes that by the investors towards various investment avenues that were done with the expectation of capital appreciation and earnings comprising both short-term and long-term periods.

Keywords: Investment avenues, demographic factors, capital appreciation

1. Introduction
An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an individual purchases a good as an investment, the intent is not to consume the good but rather to use it in the future to create wealth. An investment always concerns the outlay of some capital today – time, effort, money or an asset – in hopes of a greater payoff in the future than what was originally put in. For example, an investor may purchase a monetary asset now with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit.

2. Review Papers

2.1 Descriptive study is a fact finding investigation with adequate interpretation. It is the simplest type of research and is more specific. Mainly designed to gather descriptive information and provides information for formulating more sophisticated studies.

2.2 Selection of the sample size: 100 sampling methods

2.3 Selection of study area: the study area is in Vadodara

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2.5 Convenience method of sampling is used to collect the data from the respondents. About 100 samples were collected from Vadodara city and respondents come from various fields such as job work, some businessmen, some are in profession.

3. Research Methodology

3.1 Research design

A research design is purely and simply the framework of plan for a study that guides the collection and analysis of data. The research design is intended to find the investors who invest in investment avenues. The study design is descriptive in nature.

Research Objective
- To check where people are investing their money
- To know the views of people towards investment avenues
- To know in which company people are most investing his money
- To check where people are investing their money
- To know the purpose of people behind investment

Type of Research – Descriptive

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4. Summary and Conclusion

4.1 Findings:
- Majority of the active and regular investors belong to accountant and related employment.
- Very few people belong to non-financial and some other occupations.
- Percentage of income that people invest depends on their annual income.
- Most investors prefer to put their funds in avenues like bank, life insurance, mutual funds and gold.
- Women are attracted towards investing gold more than any other investment avenue.
- Increase in age decreases the risk tolerance level.
- Most of the investors are financial illiterates.

Acknowledgement

Dr. P. Amaraven, Dr. K. Jothilingam, Dr, K.V. Kannan have tried to analyse the investor's preference towards investment in mutual funds when other investment avenues are also available in the market.

References

1. Author says that in today's competitive environment, different kinds of investment avenues are available to the investors. All investment modes have advantages and disadvantages. An investor tries to balance these benefits and shortcomings of different investment modes before investing in them. Among various investment modes, mutual fund is the most suitable investment mode for the common man, as it offers an opportunity to invest in a diversified and professionally managed portfolio at a relatively low cost. In this paper, an attempt is made to study mainly the investment avenue preferred by the investors of Mathura, and we have tried to analyse the investor's preference towards investment in mutual funds when other investment avenues are also available in the market.

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4.2 Conclusion:
- This study has important implications for an investment manager.
- One of the most important facts that have come into light is that an individual investor still prefers to invest in financial products which give risk-free returns.
- The Indian investors are very much concerned about the concept of risk and return of the investment.
- In India, purchase of gold and land are two most ideal forms of investment.
- This confirms that even if Indian investors have high income, are well-educated, salaried, independent, they are conservative investors and prefer to play safe.
- They follow the mantra "Prevention is better than Cure".
- Indian investors expect maximum income with minimal risk.

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