

**A STUDY ON INVESTMENT PLANNING OF EMPLOYEES AT
EPK GROUPS
CHENNAI**

Submitted in partial fulfilment of the requirements for the award of
MASTER OF BUSINESS ADMINISTRATION

By

HARRI PRASAADH G
Register No.41410122



SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

INSTITUTE OF SCIENCE AND TECHNOLOGY

(DEEMED TO BE UNIVERSITY)

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI - 600 119

APRIL 2023



SCHOOL OF MANAGEMENT STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **HARRI PRASAADH G (41410122)** who carried out the project entitled “**A study on investment planning of employees at EPK Groups, Chennai.**” under my supervision from January 2023 to April 2023.

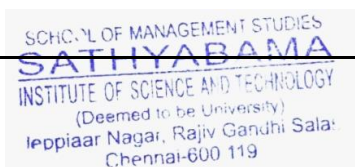
DR. JOYCE

Internal guide

External Guide

Dr. BHUVANESWARI .G

Dean – School of Management Studies



Submitted for Viva voce Examination held on 05/05/2023

Internal Examiner

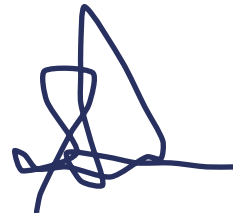
External Examiner

DECLARATION

I **HARRI PRASAADH G (41410122)** hereby declare that the Project Report entitled “**A study on investment planning of employees at EPK Groups, Chennai.**” done by me under the guidance of **DR. JOYCE** submitted in partial fulfillment of the requirements for the award of Master of Business Administration degree.

DATE:05/05/2023

PLACE: Chennai

A handwritten signature in dark blue ink, consisting of a stylized 'H' and 'P' intertwined, followed by a horizontal line.

HARRI PRASAADH G

ACKNOWLEDGEMENT

I am pleased to acknowledge my sincere thanks to Board of Management of **SATHYABAMA** for their kind encouragement in doing this project and for completing it successfully. I am grateful to them.

I convey my sincere thanks to **Dr. G. Bhuvaneswari, M.A, MBA, M.Phil., Ph.D. Dean - School of Management Studies** and **Dr. A. Palani, Head - School of Management Studies** for providing me necessary support and details at the right time during the progressive reviews.

I would like to express my sincere and deep sense of gratitude to my Project Guide **DR. JOYCE** for her valuable guidance, suggestions and constant encouragement paved way for the successful completion of my project work.

I wish to express my thanks to all Teaching and Non-teaching staff members of the **School of Management Studies** who were helpful in many ways for the completion of the project.

HARRI PRASAADH G

TABLE OF CONTENTS

CHAPTER NO.	TITLE	PAGE NO.
	ABSTRACT	I
	LIST OF TABLES	II
	LIST OF CHARTS	V
1	INTRODUCTION	
	1.1 Introduction	1
	1.2 Industry Profile	10
	1.3 Company Profile	14
	1.4 Objective of study	19
	1.5 Scope of study	20
	1.6 Need of the study	21
	1.7 Limitations of the study	22
2	REVIEW OF LITERATURE	
	2.1 List of reviews	23
3	RESEARCH METHODOLOGY	
	3.1 Methodology	30
	3.2 Research Design	30
	3.3 Sampling Techniques	31
	3.4 Sampling size	31
	3.5 Period of study	31
	3.6 Source of data	31
	3.7 Analytical tool	32
4	DATA ANALYSIS AND INTERPRETATION	
	4.1 Descriptive Analysis	34
	4.2 Independence T Test	65
	4.3 ANOVA	66
5	FINDINGS, SUGGESTIONS AND CONCLUSIONS	
	5.1 FINDINGS OF THE STUDY	68
	5.2 SUGGESTIONS & RECOMMENDATIONS	72
	5.4 CONCLUSIONS	73
	ANNEXURE 1 - QUESTIONNAIRE	
	ANNEXURE 2 - BIBLIOGRAPHY	

ABSTRACT

In General sense, the term investment is an type of activity that is being engaged in by the people who have to do savings i.e. investments are made from their savings, or in other words it is the people invest their savings. At present a variety of different investment options are available to the investors that are bank, Gold, Real estate, post services, mutual funds & so on much more. Investors are always investing their money with the different types of purpose and objectives such as profit, security, appreciation, Income stability. Researcher in this study has studied the different types and avenues of investments available and the factors that are required to be considered while selecting the investment with the sample size of 120 employees by conducting the survey in EPK Groups, Chennai. The study identifies the preferred investment avenues among individual investors using their own self-assessment test for the purpose. The analysis established that that salaried employees are considering the safety as well as good return on investment as top priority before investment.

LIST OF TABLES

TABLE NO	TITLE	PAGE NO
4.1.1	TABLE SHOWING THE AGE OF THE RESPONDENTS	34
4.1.2	TABLE SHOWING THE GENDER OF THE RESPONDENTS	35
4.1.3	TABLE SHOWING MARITAL STATUS OF THE RESPONDENTS	36
4.1.4	TABLE SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS	37
4.1.5	TABLE SHOWING FAMILY SIZE OF RESPONDENTS	38
4.1.6	TABLE SHOWING NO OF EARNING MEMBERS OF RESPONDENTS	39
4.1.7	TABLE SHOWING MONTHLY INCOME OF RESPONDENTS	40
4.1.8	TABLE SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS	41
4.1.9	TABLE SHOWING STATE THE SOURCE OF INVESTMENT OF RESPONDENTS	42
4.1.10	TABLE SHOWING HOW MUCH OF YOUR INCOME IS INVESTED ANNUALLY OF RESPONDENTS	43
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY) OF RESPONDENTS	44
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY) OF RESPONDENTS	45

4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN) OF RESPONDENTS	46
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT) OF RESPONDENTS	47
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED) OF RESPONDENTS	48
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (RETIREMENT PLANS) OF RESPONDENTS	49
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS) OF RESPONDENTS	50
4.1.11	TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS	51
4.1.12	TABLE SHOWING WHERE DO YOU GET YOUR INVESTMENT INFORMATION OF RESPONDENTS	52
4.1.13	TABLE SHOWING STATE THE VARIOUS INVESTMENTS IN YOUR PORTFOLIO OF RESPONDENTS	53
4.1.14	TABLE SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE OF RESPONDENTS	54
4.1.15	TABLE SHOWING CATEGORY OF INVESTMENT (LONG TERM INVESTOR) OF RESPONDENTS	55

4.1.15	TABLE SHOWING CATEGORY OF INVESTMENT (DAY TRADER) OF RESPONDENTS	56
4.1.15	TABLE SHOWING CATEGORY OF INVESTMENT (BOTH) OF RESPONDENTS	57
4.1.16	TABLE SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT IN SHARES AS ON DATE OF RESPONDENTS	58
4.1.17	TABLE SHOWING WHAT IS YOUR SHORT TERM GOAL OF INVESTMENT OF RESPONDENTS	59
4.1.18	TABLE SHOWING YOUR DECISION TO INVEST IN BONDS OF RESPONDENTS	60
4.1.19	TABLE SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS	61
4.1.20	TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (LESS RISK) OF RESPONDENTS	62
4.1.20	TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS	63
4.1.20	TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (HIGH RISK) OF RESPONDENTS	64
4.1.21	INDEPENDENT T TEST: TO FIND OUT THE SIGNIFICANT DIFFERENCE BETWEEN MARITAL STATUS AND WHERE DO YOU GET YOUR INVESTMENT INFORMATION.	65
4.1.22	ANOVA :TO FIND OUT THE SIGNIFICANT DIFFERENCE BETWEEN EXPERIENCE AND LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES.	66

LIST OF CHART

TABLE NO	TITLE	PAGE NO
4.1.1	CHART SHOWING THE AGE OF THE RESPONDENTS	34
4.1.2	CHART SHOWING THE GENDER OF THE RESPONDENTS	35
4.1.3	CHART SHOWING MARITAL STATUS OF THE RESPONDENTS	36
4.1.4	CHART SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS	37
4.1.5	CHART SHOWING FAMILY SIZE OF RESPONDENTS	38
4.1.6	CHART SHOWING NO OF EARNING MEMBERS OF RESPONDENTS	39
4.1.7	CHART SHOWING MONTHLY INCOME OF RESPONDENTS	40
4.1.8	CHART SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS	41
4.1.9	CHART SHOWING STATE THE SOURCE OF INVESTMENT OF RESPONDENTS	42
4.1.10	CHART SHOWING HOW MUCH OF YOUR INCOME IS INVESTED ANNUALLY OF RESPONDENTS	43
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY) OF RESPONDENTS	44
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY) OF RESPONDENTS	45

4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN) OF RESPONDENTS	46
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT) OF RESPONDENTS	47
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED) OF RESPONDENTS	48
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (RETIREMENT PLANS) OF RESPONDENTS	49
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS) OF RESPONDENTS	50
4.1.11	CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS	51
4.1.12	CHART SHOWING WHERE DO YOU GET YOUR INVESTMENT INFORMATION OF RESPONDENTS	52
4.1.13	CHART SHOWING STATE THE VARIOUS INVESTMENTS IN YOUR PORTFOLIO OF RESPONDENTS	53
4.1.14	CHART SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE OF RESPONDENTS	54
4.1.15	CHART SHOWING CATEGORY OF INVESTMENT (LONG TERM INVESTOR) OF RESPONDENTS	55

4.1.15	CHART SHOWING CATEGORY OF INVESTMENT (DAY TRADER) OF RESPONDENTS	56
4.1.15	CHART SHOWING CATEGORY OF INVESTMENT (BOTH) OF RESPONDENTS	57
4.1.16	CHART SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT IN SHARES AS ON DATE OF RESPONDENTS	58
4.1.17	CHART SHOWING WHAT IS YOUR (SHORT TERM) GOAL OF INVESTMENT OF RESPONDENTS	59
4.1.18	CHART SHOWING YOUR DECISION TO INVEST IN BONDS OF RESPONDENTS	60
4.1.19	CHART SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS	61
4.1.20	CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (LESS RISK) OF RESPONDENTS	62
4.1.20	CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS	63
4.1.20	CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (HIGH RISK) OF RESPONDENTS	64

1.1 INTRODUCTION

The investment planning process if you're fortunate enough to have money left over after paying the costs of living, you may be able to make that extra money go to work for you by investing it to earn a financial return. Investment planning involves deciding how best to put your money-your capital-to work to achieve your financial goals.

In other word's investment, investment refers to a commitment of funds to one or more assets that will be held over some future time period. Anything not consumed for today saved for future use can be termed as investment. The act of committing money or capital to an endeavourwith the expectation of obtaining an additional income or profit. It's actually pretty simple investing means putting your money to work for you. Essentially, it's a different way to thinkabout how to make money. Investing is not gambling. Gambling is putting money at risk by betting on an uncertain outcome with the hope that you might win money. At this point, it is necessary to distinguish between certain activities which are in the nature of gambling and those which are genuine investments.

Many attitudes of the people towards money in today's world is that everybody wants to enjoythe benefits of money because they have earned by hard work and efforts made on it. That's great but spending all your money is not the smartest thing to do. Saving of money help peoplein the long run. There could be the uncertainties of future which resist people to save for future.If somebody have savings for future than the uncertainties can be faced by people and stress will be less. Without money put away in savings and/or investments, people may open themselves up to other risks as well. There are many ways through which people can save money one is controlling the extra expenses. Your savings not only benefits you but also helpsin preserving the environment by preventing wastage and contributes to the economic growth of country.

Thinking before doing about the few reasons why saving has great importance for people. Firstly, for emergency, this could be a new roof for the house, out-of-pocket medical expenses,or a job layoff and sudden loss of income. One needs money set aside for these emergencies secondly, retirement is the second stage

on thinking, one intends to retire someday, so needs money kept as savings and investments to take the place of the income when one is no longer get from your job. Thirdly, Average Life Expectancy plays a great role, with more advances in medicine and public health; people are now living longer and therefore needing more money.

Fourthly security of money for future intends one to think upon it. Fifthly, Education- The costs for private and public education are rising every year, and it's getting tougher to meet these demands. So, saving is the necessary. One will receive better interest rates, and be able to afford a bigger home. One can determine how much you save towards this each month depending on his circumstances.

The various investments of portfolio

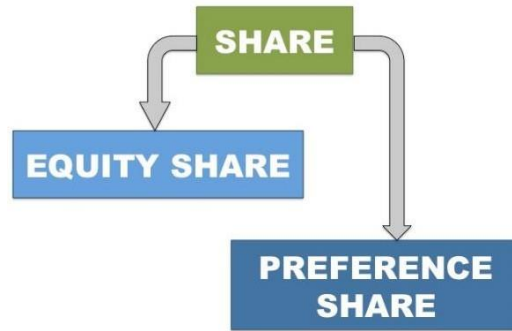
1. Shares

Shares are units of equity ownership in a corporation. For some companies, shares exist as a financial asset providing for an equal distribution of any residual profits, if any are declared, in the form of dividends. Shareholders of a stock that pays no dividends do not participate in a distribution of profits. Instead, they anticipate participating in the growth of the stock price as company profits increase.

Shares represent equity stock in a firm, with the two main types of shares being common shares and preferred shares. As a result, "shares" and "stock" are commonly used interchangeably.

- Shares represent equity ownership in a corporation or financial asset, owned by investors who exchange capital in return for these units.
- Common shares enable voting rights and possible returns through price appreciation and dividends.
- Preferred shares do not offer price appreciation but can be redeemed at an attractive price and offer regular dividends.
- Most companies have shares, but only the shares of publicly traded companies are found on stock exchanges.

Kinds of Share Capital



According to Section 43 of the Companies Act, 2013, the share capital of a company is of two types

1. Preferential Share Capital
2. Equity Share Capital
3. Preferential Share Capital

The preferential share capital is that part of the Issued share capital of the company carrying a preferential right for

- Dividend Payment – A fixed amount or amount calculated at a fixed rate. This might/might not be subject to income tax.
 - Repayment – In case of a winding up or repayment of the amount of paid-up share capital, there is a preferential right to the payment of any fixed premium or premium on any fixed scale. The Memorandum or Articles of the company specifies the same.
4. Equity Share Capital – Equity Shares

All share capital which is NOT preferential share capital is Equity Share Capital.

Equity shares are of two types

1. With voting rights
2. With differential rights to voting, dividends, etc., in accordance with the rules.

In 2008, Tata Motors introduced equity shares with differential voting rights – the 'A' equity shares. According to the issue,

- Every 10 'A' equity shares have one voting right
- 'A' equity shares get 5 percentage points more dividend than the ordinary shares.

2. Debentures/Bonds

A corporation or company can generally borrow money by issuing debentures or bonds. A debenture or bond is a written acknowledgment by a company or corporation of a loan made to it.

It is issued to money lenders under the seal of the corporation. It contains a contract for the repayment of the principal sum at a specified date and the payment of interest at a fixed rate until the principal sum is repaid. If you purchase a bond, you will receive a bond certificate. This certificate spells out the terms of an agreement between the issuer and the investor. These terms include the denomination or principal of the bond, its maturity date, the stated rate of interest, the interest payment terms, and any other agreements made between the borrower and lenders.

Types of Debentures or Bonds

Various kinds of debentures that a corporation may issue.

Simple or naked debentures or bonds

Simple debentures are those carrying no security as to the payment of interest or repayment of the principal sum. The holders of these are considered insecure, so these are not popular in the present day. Simple debentures are also called naked debentures.

Mortgage debentures or bonds

Mortgage debentures are secured by a charge on the corporation's assets, such as plants, machinery, equipment, land, and buildings. Mortgage debentures are of the following two types

- First mortgage debentures
- Second mortgage debentures

Bearer debentures or bonds

The amount of bearer debentures is payable to the bearer. They are negotiable instruments and are transferable by mere delivery.

Registered debentures or bonds

The names and addresses of these debenture holders are recorded in the corporation's books. Transfer of these debentures must be registered in the books of the corporation, as in the case of shares. Interest is paid to registered holders.

Redeemable debentures or bonds

These are debentures that are repayable at the end of a specified period. They are issued subject to the corporation's condition to redeem them on a specified date. These debentures are very common nowadays.

Irredeemable debentures or bonds

These debentures are never repayable during the existence of the corporation. That is to say, they are only repayable on the corporation's liquidation.

Convertible debentures or bonds

These debentures may be converted into ordinary shares or preference shares of the company. This option is given to the debenture holder for the period mentioned in the conditions of the issue.

2. Stock

A stock is a general term used to describe the ownership certificates of any company. A share, on the other hand, refers to the stock certificate of a particular

company. Holding a particular company's share makes you a shareholder. When most people think of stocks, they typically think of publicly listed shares traded on the stock exchange. However, it's important for investors to know the different types of stocks available, understand their unique characteristics, and be able to determine when they may represent a suitable investment. Below, we outline the various stock categories, aiming to take the confusion out of differing stock classes on offer to investors.

3. Mutual funds

A mutual fund is a financial vehicle that pools assets from shareholders to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

Mutual funds give small or individual investors access to professionally managed portfolios of equities, bonds, and other securities. Each shareholder, therefore, participates proportionally in the gains or losses of the fund. Mutual funds invest in a vast number of securities, and performance is usually tracked as the change in the total market cap of the fund derived by the aggregating performance of the underlying investments.

Most mutual funds are part of larger investment companies such as Fidelity Investments, Vanguard, T. Rowe Price, and Oppenheimer. A mutual fund has a fund manager, sometimes called its investment adviser, who is legally obligated to work in the best interest of mutual fund shareholders.

- A mutual fund is a type of investment vehicle consisting of a portfolio of stocks, bonds, or other securities.
- Mutual funds give small or individual investors access to diversified, professionally managed portfolios.
- Mutual funds are divided into several kinds of categories, representing the kinds of securities they invest in, their investment objectives, and the type of

returns they seek.

- Mutual funds charge annual fees, expense ratios, or commissions, which may affect their overall returns.
- Employer-sponsored retirement plans commonly invest in mutual funds.

3. Fixed deposits

Fixed Deposit is an investment plan wherein you can deposit your lump sum money for a fixed period and earn interest.

The rate of interest associated with the Fixed Deposit depends on the principal amount invested and investment tenure. So, on maturity, you will receive both the principal amount plus compound interest. However, this is true only if you opt for a cumulative Fixed Deposit. You also have the option of choosing non-cumulative FDs in which you earn interest income on a monthly or quarterly basis. Investors typically prefer to invest in Fixed deposits because it is safe and straightforward. Once you deposit your lump sum money, you keep earning a fixed interest amount. Returns on Fixed Deposits are unaffected by changes in the interest rate or market fluctuations. You get guaranteed returns on your deposit and there is no apparent risk of losing your principal amount. You can choose to receive the interest earned either periodically or on maturity. However, you cannot withdraw your deposit before maturity, unless you do not mind paying the premature withdrawal penalty.

- A Fixed Deposit is a safe investment through which you can earn interest income.
- Fixed Deposits promise guaranteed returns and involve no risk of loss of principal amount.
- Returns on Fixed Deposits are unaffected by market fluctuations.
- All interest gains from Fixed Deposits are taxable by law.
- You can avail of top-up loans against your Fixed Deposit.

The scope of investment has expanded tremendously in recent times. Banks today offer multi-investment plans for you to choose from; one of them is Fixed

Deposits. Fixed

Deposits are the most secure method of investment. You earn guaranteed returns that are unaffected by market fluctuations. Find out what is a fixed deposit, its feature, and the benefits of investing in them, in this article.

4. Insurance policies

Insurance policy is a contract (generally a standard form contract) between the insurer and the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language.

Insurance contracts are designed to meet specific needs and thus have many features not found in many other types of contracts. Since insurance policies are standard forms, they feature boilerplate language which is similar across a wide variety of different types of insurance policies.

The insurance policy is generally an integrated contract, meaning that it includes all forms associated with the agreement between the insured and insurer. In some cases, however, supplementary writings such as letters sent after the final agreement can make the insurance policy a non-integrated contract. One insurance textbook states that generally "courts consider all prior negotiations or agreements. Every contractual term in the policy at the time of delivery, as well as those written afterward as policy riders and endorsements. With both parties' consent, are part of the written policy". The textbook also states that the policy must refer to all papers which are part of the policy. Oral agreements are subject to the parole evidence rule, and may not be considered part of the policy if the contract appears to be whole. Advertising materials and circulars are typically not part of a policy. Oral contracts pending the issuance of a written policy can occur.

5. Real estate

Real estate is defined as the land and any permanent structures, like a home, or improvements attached to the land, whether natural or man-made. Real estate is a form of real property. It differs from personal property, which is not permanently attached to the land, such as vehicles, boats, jewellery, furniture, and farm

equipment.

- Real estate is considered real property that includes land and anything permanently attached to it or built on it, whether natural or man-made.
- There are five main categories of real estate which include residential, commercial, industrial, raw land, and special use.
- Investing in real estate includes purchasing a home, rental property, or land.
- Indirect investment in real estate can be made via REITs or through pooled real estate investment.

Types of Real Estate

○ **Residential real estate**

Any property used for residential purposes. Examples include single-family homes, condos, cooperatives, duplexes, townhouses, and multifamily residences.

○ **Commercial real estate**

Any property used exclusively for business purposes, such as apartment complexes, gas stations, grocery stores, hospitals, hotels, offices, parking facilities, restaurants, shopping centres, stores, and theatre.

○ **Industrial real estate**

Any property used for manufacturing, production, distribution, storage, and research and development.

○ **Land**

Includes undeveloped property, vacant land, and agricultural lands such as farms, orchards, ranches, and timberland.

○ **Special purpose**

Property used by the public, such as cemeteries, government buildings, libraries, parks, places of worship, and schools.

1.2 INDUSTRY PROFILE

Real estate is real property that consists of land and improvements, which include buildings, fixtures, roads, structures, and utility systems. Property rights give a title of ownership to the land, improvements, and natural resources such as minerals, plants, animals, water, etc. The real estate sector is one of the most globally recognized sectors. It comprises of four sub-sectors housing, retail, hospitality, and commercial. The growth of this sector is well complemented by the growth in the corporate environment and the demand for office space as well as urban and semi-urban accommodation. The construction industry ranks third among the 14 major sectors in terms of direct, indirect and induced effects in all sectors of the economy. In India, the real estate sector is the second-highest employment generator, after the agriculture sector. It is also expected that this sector will incur more non-resident Indian (NRI) investment, both in the short term and the long term. Bengaluru is expected to be the most favoured property investment destination for NRIs, followed by Ahmedabad, Pune, Chennai, Goa, Delhi and Dehradun.

Types of Real Estate

There are several types of real estate, each with a unique purpose and utility. For anyone looking to understand how the industry works and what each of the major categories represents, the explanations below will be a helpful guide. The main categories are:

1. Land

Land is the baseline for all types of real property. Land typically refers to undeveloped property and vacant land. Developers acquire land and combine it with other properties (called assembly) and rezone it so they can increase the density and increase the value of the property. The land refers to a property or real estate, except buildings and facilities allocated by fixed spatial boundaries. Land ownership can provide a titleholder with the right to natural resources, which are present on the land. The conventional school of economics dictates that land, along with capital and labour, is a factor in growth. The selling of land results in a capital gain or loss;

property is not a depreciable asset under Income tax rules and counts as a fixed asset rather than a current asset.

2. Residential

Residential real estate consists of housing for individuals, families, or groups of people. This is the most common type of estate and is the asset class that most people are familiar with. Within residential, there are single-family homes, apartments, condominiums, townhouses, and other types of living arrangements. The iconic example is the single-family home. Definitions differ but, generally speaking, it is building containing one dwelling unit, detached from all other structures, with open space on all sides Multi-family homes of two, three or four units also constitute residential property. So do town homes and semi-detached homes. Because their purpose is return on investment, rental properties with five or more units — whether they're apartment buildings or apartment

3. Commercial

Commercial property refers to land and buildings that are used by businesses to carry out their operations. Examples include shopping malls, individual stores, office buildings, parking lots, medical centres, and hotels Office buildings can also be mid-rise or high-rise and are usually classified into multiple formats. Office leases are typically long term since management does not want to shift its workforce around frequently. Office space can be premium, as far as location and infrastructure are concerned, they have excellent facility management systems in place. High-rise office buildings in metro city areas fall under this category. Functional facilities that are professionally managed but lack the characteristics of premium properties are another category of office real estate. They are usually not located in the metro or more urban areas. Further, certain office space requires extensive renovations or are found at undesirable locations. They are at the bottom rung of commercial office buildings.

4. Industrial

Industrial real estate refers to land and buildings that are used by industrial businesses for activities such as factories, mechanical productions, research and development, construction, transportation, logistics, and warehousing. These properties are commonly set on large parcels of land on the periphery of capital cities and in close proximity to seaports, airports and major highways, allowing for goods to be easily transported. One of the three main asset classes of commercial property, industrial real estate includes a large range of business types that come in many shapes and sizes, including mixed-zone buildings featuring offices and similar commercial spaces. Industry experts explain the ins and outs of industrial assets.

Overview of Real Estate Industry

Let's explore how the industry works and what the major jobs and careers are. The real estate industry can be divided into several different areas:

1. Development

Real estate development is a process that involves the purchase of raw land, rezoning, construction and renovation of buildings, and sale or lease of the finished product to end users. Developers earn a profit by adding value to the land (creating buildings or improvements, rezoning, etc.) and taking the risk of financing a project. Development firms create a new product, which can be thought of as the "primary market" or generation of new inventory.

2. Sales and marketing

Sales and marketing firms work with developers to sell the buildings and units they create. These firms earn a commission for creating all marketing material and using their sales agents to sell the inventory of completed units. These firms typically focus on new units.

3. Brokerage

A real estate brokerage is a firm that employs a team of real estate agents (realtors) who help facilitate a transaction between the buyers and sellers of property. Their job is to represent either party and help them achieve a purchase or sale with the best possible terms.

4. Property management

Property management firms help real estate owners rent out the units in their buildings. Their jobs include collecting rent, showing units, fixing deficiencies, performing repairs, and managing tenants. They charge a fee, typically a percentage of the rent, to property owners.

5. Real estate lending

Lenders play a major role in the industry as virtually all properties and developments use leverage (debt) to finance their business. Lenders can include banks, credit unions, private lenders, and government institutions.

6. Professional services

There are a variety of real estate professionals who work in the industry and help make it function. The most common examples (other than the ones listed above) are accountants, lawyers, interior designers, stagers, general contractors, construction workers, and trades people.

1.3 COMPANY PROFILE

EPK GROUP having its vision Globally offers a wide spectrum of services to all your corporate needs. This includes Business requirements related to,

- Business Feasibility Study
- Finding Office place
- Company Incorporation
- Setting up Interior / Infrastructure

Our professionals help clients make informed decisions to achieve a competitive advantage by managing risk, reducing costs and increasing operational efficiencies. A Strategic outsourcing by the Companies benefits them such as,

- Accessing Skilled Expertise
- Reducing overhead
- Flexible staffing
- Increasing efficiency
- Recruitment
- Business Process Outsourcing (BPO)
- Marketing Strategy Consulting
- Reducing turnaround time
- Generating more profit
- Reduces the Need for Direct Advertising

FEASIBILITY STUDY CONSULTING

A feasibility study is crucial to starting a new business or Expansion of existing business. Our feasibility studies define the project, product or service and then assess its viability. We analyse the proposed initiative in terms of expected performance objectives and provide a guide to

implementation. Aim at sharpening each business units' operations to a gleaming point, and allow these units to focus solely on their primary objectives: Thereby, delivering higher quality

at lower costs to clients. The quality of a project is not necessarily related to how much it costs, but rather how wisely the resources of time and money are spent. The setting of standards is more about an attitude of mind in defining goals and honouring commitments.

COMMERCIAL PROPERTY CONSULTING

As a Property Consultant we work exclusive for our Corporate Clients on Furnished & Unfurnished properties. The average person spends as much time at work than they do anywhere else so EPK professionals understand our Clients need before they start Suggesting /Advising / Referring a property for an Office Space. We support our clients to understand about,

- The property location
- Building Amenities (ex: Lift, Generator Back up, Parking Availability, etc.)
- Water Facility
- Fire safety measures
- Transport Facility
- Costing of the Premises (Furnished / Unfurnished)
- Contract Period
- A partly Vaastu Tips

Company Incorporation

Our Business services platform dedicated in helping Corporate/ Entrepreneurs to easily start and grow their business, at an affordable cost in India as per norms specified by Ministry of Corporate Affairs. We support on the company Registration, Legal and Regulatory requirements and be a partner throughout the business

lifecycle, offering support at every stage to ensure the business remains compliant and continually growing.

INTERIORS

We offer a wide spectrum of services that are concept based, innovative and functional. A team of professionals comprising of architects, interior designers and civil engineers who have hands-on experience & expertise in the fields of interior designing, space planning and turnkey contracts. Every project we take up for execution undergoes Perfect planning, space Management, in depth concept detailing, effective knowledge transfer and unparalleled creations through skilled workmen. We ensure on quality of the Work & complete projects within specified time frames as desired by our clients.

OFFICE PRODUCTS

Our products range from Desktop, Laptop, Projectors, Electrical, Tiles, False Ceiling, Workstations, Chairs, Air Conditioners, Generators, Carpets, UPVC Doors, Windows, Security Access Systems, Paints, Shutters, LED Display, Water Purifier, etc. All our products are acquired directly from the manufacturers; hence we can provide better discount on bulk orders. We strongly believe in building long term relationships with our clients and we go to great lengths to ensure our valuable clients receive timely services and high-quality products.

RECRUITMENT PROCESS OUTSOURCING (RPO)

Recruitment Process Outsourcing is a form of business process outsourcing where an employer transfers All or Part of its recruitment processes to an external service provider. We specialized in providing candidates as per our client's Requirements – Permanent Staffing, Contract & Contract to Hire.

RECRUITMENT PROCESS OUTSOURCING (RPO)

PERMANENT STAFFING

Permanent employees, regular employees or the directly employed work for an employer and are paid directly by that employer. Organizations that align their human capital with their business strategy have achieved both bottom line and

strategic results. An organization that is equipped with quality and dedicated permanent staff has a greater chance of surviving and succeeding in the long run.

CONTRACT STAFFING

Contract staffing is when employees are hired to perform specific functions in a contractual relationship for a client company and for a defined period of time. Contract employees are hired based on the specific needs of the client company. Other common names for this are temporary employees, temps, temp to perm and short-term employees.

Business Process Outsourcing

- Business process outsourcing (BPO) is the contracting of non-primary business activities

and functions to a third-party provider, which includes Payroll, Human Resources (HR),

Accounting and Customer/Call centre relations.

- We offer Back Office Outsourcing services for quality assurance, data entry, data management, Accounting, payment processing, surveys and Customer/Call Centre Support.

MARKETING STRATEGY CONSULTING

Our marketing consultant works with companies to create and implement marketing strategies. These strategies are centered on the core of the business and what services and products they offer. Our consultant helps create a detailed marketing plan, determine the marketing message, and identify the appropriate marketing mix to get the message out. They will then follow the plan through, and work to execute and implement the marketing strategy. They will monitor results, tweak as necessary and ensure that the companies get the best results from their marketing efforts. Our marketing consultant will be skilled and knowledgeable in consumer behaviour and marketing process. This includes having the ability to identify the companies target market and position their product or service offering in a way that will interest consumers and make them want to buy.

MARKETING STRATEGY CONSULTING

Our Team will be able to not only think creatively but analytically. We are not only be creative but to be able to gain results from that creativity. Our Team often specialize in specific areas in marketing such as:

A Strategic outsourcing by the Companies benefits them such as,

- Online Marketing
- Social Media Marketing
- Copywriting
- Direct Response Marketing

Outsourcing to a marketing consultant allows a company to put more focus on product development and overall operations. Our Team can help to bring in specialized skills and expertise as well as provide an external perspective and viewpoint.

1.4 OBJECTIVES OF THE STUDY

Primary objective

- To spread awareness about financial planning among the working-class people.

Secondary Objective

- To understand the saving-investment behavior of the salaried employee.
- To understand how savings can be increased for the future using different instruments.
- To find out the most suitable investment instrument.

1.4 SCOPE OF THE STUDY

This analysis is based upon investors pattern for investment preference, awareness during normal time vis-à-vis recessionary period. This analysis would be focusing on the information from the salaried people about their knowledge perception and behaviour on different financial products.

1. The total number of financial instruments in the market is so large that it needs a lot of time and resources to analyse them all.
2. As the analysis is based on primary as well as secondary data, possibility of unauthorized information cannot be avoidable.
3. Research was carried on in EPK Groups Chennai..
4. Investment pattern has been analysis has been limited to only 120 individuals.

1.5 NEED OF THE STUDY

- This analysis on individual investor's behavior is an attempt to know the profile of the investor and also know the characteristic of the investors so as know their preference with respect to their investments.
- The study also tries to unreal the influence of demographic factors like age on risk, tolerance level of the investors.

1.7 LIMITATION OF THE STUDY

- Reluctances of the people to provide complete information about them can affect the validity of the responses.
- The lack of knowledge of employees about the financial instruments can be a major limitation.
- The information can be biased due to use of questionnaires.

2.1 REVIEW OF LITERATURE

In this chapter the researcher has cited various articles, studies, reports and conducted by research scholars in India and abroad. Investment means the purchase by an individual of a financial or real asset that produces returns, proportionate to the risk assumed over some future investment period. For achieving this, one has to decide on how and where to deploy the savings, so that the future requirements for money can be best met. An investor should always have three types of financial investments.

- 1) Liquid investment such as savings account.
- 2) liquid funds – regular income investment like fixed shares, deposits, bonds and debentures.

A proper balance among three categories is needed so that the wealth grows to meet the various requirements. While selecting an investment, care has to be taken so that investment does not result in increase in taxable income. A large number of studies on the investment behaviour have been performed during the past few years all over the world. In this modern era so many types of investments are available. Each type of investment has its own advantage and disadvantages. An investor can also choose the types of investment which suits his needs.

Kirti & satish kumar (2020) the paucity of comprehensive summaries in the extant literature, this systematic review, coupled with bibliometric analysis, endeavours to take a meticulous approach intended at presenting quantitative and qualitative knowledge on the ever-emerging subject of financial literacy.. Citation network, page-rank analysis, co-citation analysis, content analysis and publication trends have been employed to identify influential work, delineate the intellectual structure of the field and identify gaps. Emerging themes identified include financial capability, financial inclusion, gender gap, tax & insurance literacy, and digital financial education. This study will help policy-makers, regulators and academic researchers know the nuts and bolts of financial literacy, and identify the relevant areas that need investigation.

David Mhlanga (2020) This study sought to investigate the impact of AI on digital financial inclusion. Digital financial inclusion is becoming central in the debate on how to ensure that people who are at the lower levels of the pyramid become financially active. Fintech companies are using AI and its various applications to ensure that the goal of digital financial inclusion is realized that is to ensure that low-income earners, the poor, women, youths, small businesses participate in the mainstream financial market. Therefore, it is recommended that financial institutions and non-financial institutions and governments across the world adopt and scale up the use of AI tools and applications as they present benefits in the quest to ensure that the vulnerable groups of people who are not financially active do participate in the formal financial market with minimum challenges and maximum benefits.

Vicki L. Bogan, Christopher C. Geczy, John E. Grable (2020) A research agenda for the next decade We provide an informed discussion about challenges, opportunities and the future of research and practice in the field of financial planning over the next 10 years. As editors of *Financial Planning Review*, using a mix-methods approach and a survey of subject-matter expert views, we outline what we believe are some of the future key themes of financial planning. We also present an overview of the challenges and opportunities facing researchers who are working to build, inform, and expand the financial planning body of literature. Further, we discuss the financial planning-related topics that would benefit most from increased research and study.

Varun Sagar Singal et al. (2019) in this research they tried to identify the factors affecting investment decisions on mutual funds, the impact of behavioural factors on an investor and what are the factors that stop people from investing. Fundamental factors such as past performance, the experience of the fund manager, risk, return, diversification plays a very vital role in the decision-making process of an investor

Omer Berat Sezer (2019) Financial time series forecasting is undoubtedly the top choice of computational intelligence for finance researchers in both academia and the finance industry due to its broad implementation areas and substantial impact. Machine Learning (ML) researchers have created various models, and a vast number of studies have been published accordingly to it. We not only

categorized the studies according to their intended forecasting implementation areas, such as index, forex, and commodity forecasting, we also tried to envision the future of the field by highlighting its possible setbacks and opportunities for the benefit of interested researchers.

Kamini Rai ,Shikha Dua & Miklesh Yadav (2019) Financial literacy is an ability of individual to take considerable decisions in respect of the effective and efficient utilization of money. In present study, authors have presented an association of financial knowledge, financial behaviour and financial attitude towards the financial literacy level among working women in Delhi, India. The sample size of 394 working women from various public and private organizations of Delhi has been incorporated for the research. A structured questionnaire designed on a 5-point Likert scale has been used based on purposive sampling, and the goodness of fit is determined by analysis of moments structures (AMOS) by applying structural equation modeling approach (SEM). The association between three independent variables is investigated applying path analysis for hypothesis testing. The findings revealed that financial attitude and financial behaviour have strong association with financial literacy of working women than financial knowledge.

Baiq Fitri Arianti (2018) analysed and measured whether financial literacy, financial behaviour, and income influence the investment decision of an individual. Data was collected through questionnaires, the sample size was 100 and the techniques used are descriptive statistical analysis, data quality test, classical assumption test, multiple linear regression test, F test, t-test and coefficient of determination. Financial literacy doesn't have significant effect on investment decisions but Income has significant effect on investment decisions.

Satish Kumar, Sweta Tomar, Deepak Verma (2018) the purpose of this paper is to examine the status of the research on women's financial planning for retirement. This paper provides a brief review of the work carried out so far along with a conceptual framework of factors influencing women's retirement financial planning. In addition, it lists significant gaps and recommends avenues for future research. Most of the literature on women's financial planning for retirement indicates a lack of financial management amongst women and their susceptibility to poverty in postretirement years. The majority of the research works in this field have taken place in developed economies. Empirical research with regression-based models

for analysis is the most popular research design. This review also highlights the significant determinants of women's retirement financial planning as identified through literature. These include socio-demographic factors, psychological constructs, financial literacy, economic and circumstantial forces.

Mia A. Benevolenza (2018) Climate change is acknowledged as being a crucial determinant of public health. The United States is experiencing an increase in the frequency and intensity of natural disasters as a result of climate change activity, influencing the ways federal, state, and local governments are addressing the growing issue. Individuals who are vulnerable to the effects of extreme weather, namely the poor, the elderly/disabled, children, prisoners, and substance abusers have experienced heightened levels of mental, emotional, and bodily stress due to natural disaster exposure. It is imperative that clinicians and policy makers confront the issue of climate change and natural disasters, developing relief efforts and preventative measures to secure the well-being of underserved groups who may not have many resources at their disposal.

Mahalakshmi Kumar and Rajesh Mankani (2017) research whether working women are aware of various investment options available with special reference to Mumbai city. Primary data was collected through a structured questionnaire and a descriptive cross-sectional design was adopted. Education helps women to become aware of the need to earn, save and invest. It increases their ability to understand various investment avenues, their pros, and cons and helps them to make the right investment decisions to achieve their investment goals. It empowers them to obtain financial independence which in turn can give them empowerment in other areas as well. Education gives women confidence and the ability to understand the importance and need for making decisions regarding investment for attaining their financial goals. This motivates them to collect information about various investment avenues so that they can maximize returns with minimum risk

Robert S. Stawski, Douglas A. Hershey (2017) Retirement counsellors, financial service professionals, and retirement intervention specialists routinely emphasize the importance of developing clear goals for the future; however, few empirical studies have focused on the benefits of retirement goal setting. In the present study, the extent to which goal clarity and financial planning activities predict retirement

savings practices was examined among 100 working adults. Path analysis techniques were used to test two competing models, both of which were designed to predict savings contributions. The results of this study have implications for the development of age-based models of planning, as well as implications for retirement counsellors and financial planners who advise workers on long-term saving strategies.

Dirk Brounen, Kees G. Koedijk, Rachel A.J. Pownall (2016) Greater personal responsibility toward financial decision-making is being advocated on a global basis. Individuals and households are encouraged to take a more active approach to personal finance. In this paper, we examine behavioral factors, which lead households toward savings and financial planning across a panel of 1253 Dutch households. In line with the available literature, we find that an individual's propensity to save decreases with age and is higher among the financial literate. Moreover, we find that saving behavior varies across generations, and is significantly dominant among baby boomers. This generation effect, however, weakens once we account for more individual specifics. Our results offer evidence for parental influence, and for the effects of the psychological and behavioral metrics of numeracy, self-efficacy, locus of control and future orientation. A good understanding of these personality variables helps to explain why some take financial responsibility while others do not.

Fachrudin K.R., Fachrudin K.A (2016) research worked towards determining the domination of education, experience and financial literacy on investment decisions by individual investors in the city of Medan. This study used a questionnaire to collect data and the sample consisted of 250 respondents. Data were analysed using descriptive statistical analysis and Structural Equation Modelling. The results showed that investors with undergraduate degrees are 46.80%. 36.00% of the investor has a maximum of 3 years of investing experience in the stock market. No significant relationship between education and investment. Financial literacy is found to build up the links between education and experience toward investment decisions. The implication is that financial literacy is vital for the right investment decision.

Uddin. A (2016) this paper is based on the study to find out the motivating factor to invest in a systematic investment plan and the problem in this scheme. The

sample size is 100 respondents who are a SIP account holder in Gandhinagar city in Gujarat and have been taken for the purpose of the study. Data have been collected from primary sources using the questionnaire method. Collected data were analysed using various statistical tools. Results of the study found that for higher returns with low risk the investor motivates to invest in a systematic investment plan on the other hand knowledge and the operational platform is one of the main barriers that investor is facing of the scheme.

Laxman Prasad et al. (2015) the objective of their study was to understand investor attitude towards investment option selection and to identify what all factors affect the investor attitude towards investment option selection with special reference to sip. Before investing investor should do proper research about the risk involved in the investment or it is better to take suggestions from the asset management company before investment.

Sumit Agarwal (2015) study we report findings about financial literacy and financial planning behaviour based on a financial advisory program in India. We evaluate survey responses to three standard questions previously used to measure financial literacy. We then break down the data across particular demographic and socioeconomic groups and compare responses. Finally, we examine the investment behaviour, liability choice, risk tolerance and insurance usage of program participants. We find that the vast majority of respondents appear to be financially literate based on their answers to questions concerning interest rates (numeracy), inflation, and risk/diversification. However, we do find variation across demographic and socioeconomic groups. We are also able to obtain additional information about the financial tendencies of the program participants (including risk tolerance, investment preferences, investment goals, etc.) and to relate those tendencies to financial literacy.

Sindhu K. P (2014) The objective of this research paper was to establish the influence of risk perception of individual investors on their investment decisions in mutual funds. The risk perception of investors is an important factor that influences investment. This study based on the review of literature and discussions with experts in the field, identified the factors influencing the risk perception of the investor.

Puneet Bhusan (2014) assessed the financial literacy level of salaried individuals

affect their investment preferences towards financial products. Primary data had done to collect data using a non-disguised structured questionnaire. Multistage sampling method used in collecting data. There are total of twelve districts in Himachal Pradesh. Out of these three districts namely Shimla, Solan and Kangra were selected randomly (first stage). Measure the level of financial literacy of the respondents using OECD approach in the study. Financial literacy of an individual affects its awareness regarding financial products and investment preferences. Due to low financial literacy individuals prefer traditional financial products.

Ashly Lynn Joseph and M. Prakash (2014). They have revealed in their paper 'A Study on Preferred Investment avenues Among the People and the Factors Considered for Investment', that to have an insight into different investment avenues available and to understand the preferred investment avenue among the people of Bangalore City. In the present day world, new financial products are available. It has become difficult and confusing to choose the best options due to lack of proper financial knowledge to the common man to decide the factors which are considered for making sound investment decisions. It is further analysed that investors are not much aware about investment in stock exchange and equity and are more inclined towards traditional investments like bank deposits, insurance, post office savings etc. Awareness programs should be introduced by the government and stock broking firms to make people aware about investment options with their merits and demerits so right decisions are taken for their personal finance.

Devi and Chitra (2014) have revealed in their study, 'A Study on Salaried Employees Behaviour towards Domestic Savings and Investment in Rasipuram Town', that the investment is made by different categories of investors keeping in mind period of investment avenues, investment decisions taken and level of satisfaction of investors. The data was analysed with the help of Chi-Square test and F-Test. It was further concluded that investing has been an activity of rich and business class but today it has become a routine course for every individual. Moreover, increase in working population, larger family incomes, provisions for tax incentives, availability of large and attractive investment avenues, etc also paves a way for saving and investment.

3.1 RESEARCH METHODOLOGY

A research design samples the framework of a study or research and acts as a guide in the collection and analysis of data. It is the blue that is followed, for the completion of the study. It is overall operational patterns, which governs the collection of data from the required source, and the procedure used. A good research design must be economical and must be objective.

Research in common parlance refers to a research for knowledge; one can also define research as a scientific and systematic search for pertinent information on a specific topic.

According to Clifford woody “research comprises defining and redefining problems, formulating hypothesis or suggested solution, collecting, organizing and evaluating data, making decision and reaching conclusion, and at last carefully testing the conclusion to determine whether they fit the formulating hypothesis”.

3.2 RESEARCH DESIGN

Research design is a plan to carry out the study in an orderly and systematic manner. The research design may be exploratory, descriptive or experimental. For the present study descriptive research design is adopted.

DESCRIPTIVE RESEARCH

Descriptive research includes surveys and facts finding enquiries of the different kinds. The major purpose of the descriptive research of the state of affairs, as it exists at present. In social science and business research, we quite often use the term export factor research for descriptive research studies. The main characteristics of this method are that researcher has no control over the variable; he can only report what has happened or what is happening. In descriptive research design the research must be able to design clearly, what he want to measure and must find adequate methods for measuring it along with clean cut definition of population, researcher wants to study, since the aim is to be obtain complete and accurate information in the studies. In descriptive study, the

researcher takes out samples and then wishes to make statements about the population on the basis of sample analysis.

3.3 SAMPLING TECHNIQUE

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure, the researcher would adopt in selecting item for the sample. Sample design may as well lay down the number of item to be included in the sample I, e the sample. Ad is determined before data are collected. The design chosen should be reliable and appreciate for the research study, in this study convenience sampling technique to be used.

CONVENIENCE SAMPLING

It involves picking any available set of respondents which is convenient for the researcher to use. It involves picking any available set of respondents which is convenient for the researcherto use a convenience sample is one of the main type of non profitability sampling method. A convenience sample is made up of the people who are easy to reach

3.4 SAMPLE SIZE

Total population size is 1000 employees which is the whole population for the company. The sample size is taken for this study is 120 employees.

TARGET RESPONDENTS

The targeted respondents are the employees associated with the company as the study was to understand more about the importance and need of employees.

3.5 PERIOD OF THE STUDY

This Study was done for the period of 3 Months (Jan 2023 – March 2023)

3.6 SOURCE OF DATA

For achieving specific objectives of this study, data were gathered from both primary and secondary sources

PRIMARY SOURCES

Primary source of data is obtained by the researcher directly from the respondent which has not been collected previously. Primary research consists of a collection of original primary data collected by the researcher. Primary data are first hand information collected through various methods such as observation and interviewing. The primary data was collected through direct conversation with the respective officer to the departments, face to face conversation with the employees, employees' opinion collected through questions.

SECONDARY SOURCES

Secondary data is data collected and possibly processed by people other than researcher in question. Such data are cheaper and more quickly obtainable than primary data and also may be available when primary data cannot be obtained at all. In this study, secondary data has been collected from various records of the company, websites of the company, different newsletters, journals, magazines and websites. **RESEARCH INSTRUMENT** The instrument used for the study is questionnaire. Questionnaire is widely used and an important method to collect primary data for any research program. Data collection through questionnaire is quite popular,

particularly in case of big enquiries. Each questionnaire was given to an individual through goggle form and humbly request to fill it. The objective of the study was kept in mind while setting up the questionnaire

PILOT STUDY

A pilot study is a small scale preliminary study conducted in order to valuate feasibility, time, cost, adverse event size in an attempt to predict an appropriate sample size and improve upon the study design prior to performance of a full-scale research subject.

3.7 ANALYTICAL TOOLS

The data after collection has been processed and analyzed in accordance with the outline laid down for the purpose at the time of developing the research plan. The statistical tools used for the analysis areas follows.

- Anova
- T-test

ANOVA

Analysis of variance (ANOVA) is a collection of statistical models used to analyze the differences among group means and their associated procedures, developed by statistician and evolutionary biologist Ronald Fisher.

T- TEST

T-test is based on t-distribution and is considered an appropriate test for judging the significance of a sample mean or for judging the significant of difference between the mean of two samples in case of small samples when population variance is not known. In case of two samples are related, we use paired t-test for judging the significance of the coefficient of simple and partial co-relations. The relevant test statistics, t , is calculated from the sample data and then compare with its probable value based on t distribution at a specified level of significance for concerning degrees of freedom for accepting or rejecting the null-hypothesis. It may be noted that t-test applies only in case of small sample when population variance is

4.1 DESCRIPTIVE ANALYSIS

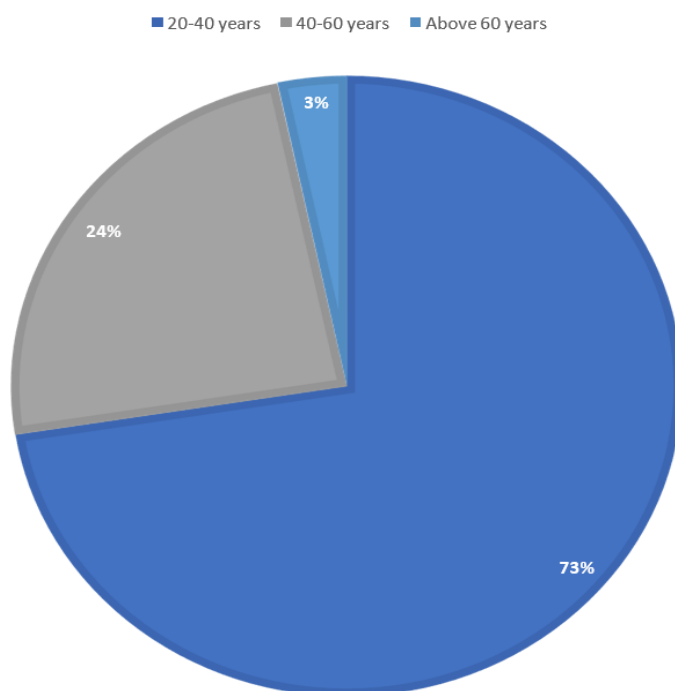
TABLE 4.1.1

TABLE SHOWING AGE OF RESPONDENTS

Age	Frequency	Percentage
20-40 years	87	73%
40-60 years	29	24%
Above 60 years	4	3%
Total	120	100%

CHART 4.1.1

CHART SHOWING AGE OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 73% of the respondents are 20-40 years, 24% are 40-60 years and 3% are respondents Above 60 years.

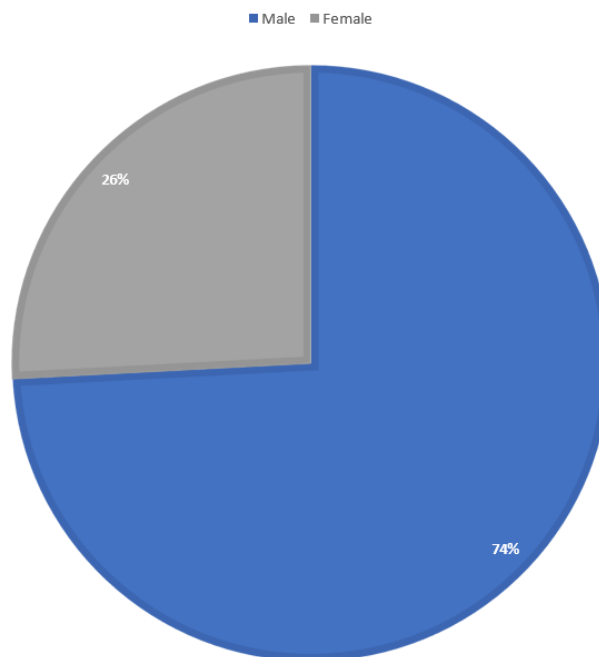
TABLE 4.1.2

TABLE SHOWING GENDER OF RESPONDENTS

Gender	Frequency	Percentage
Male	89	74%
Female	31	26%
Total	120	100%

CHART 4.1.2

CHART SHOWING GENDER OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 74% of the respondents are male and 26% are female.

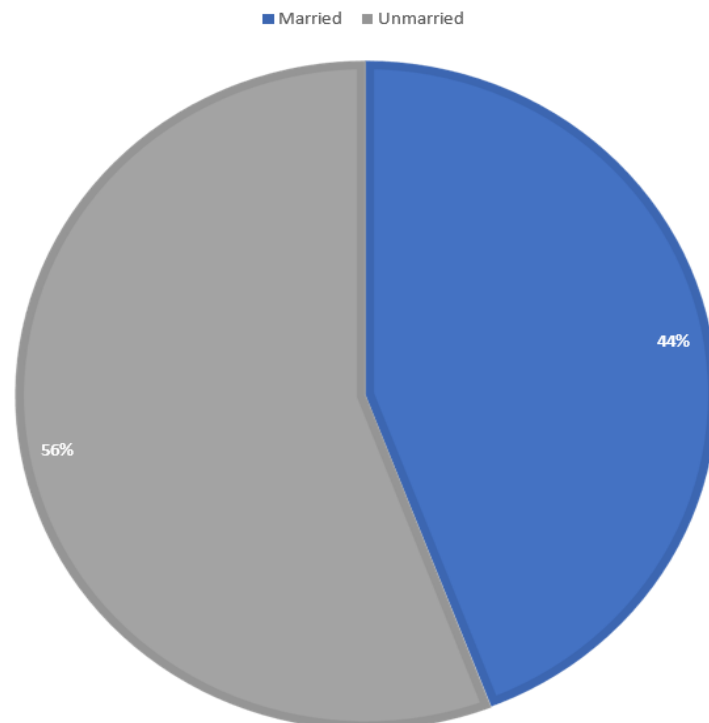
TABLE 4.1.3

TABLE SHOWING MARITAL STATUS OF RESPONDENTS

Marital status	Frequency	Percentage
Married	53	44%
Unmarried	67	56%
Total	120	100%

CHART 4.1.3

CHART SHOWING MARITAL STATUS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are unmarried, 44% are married.

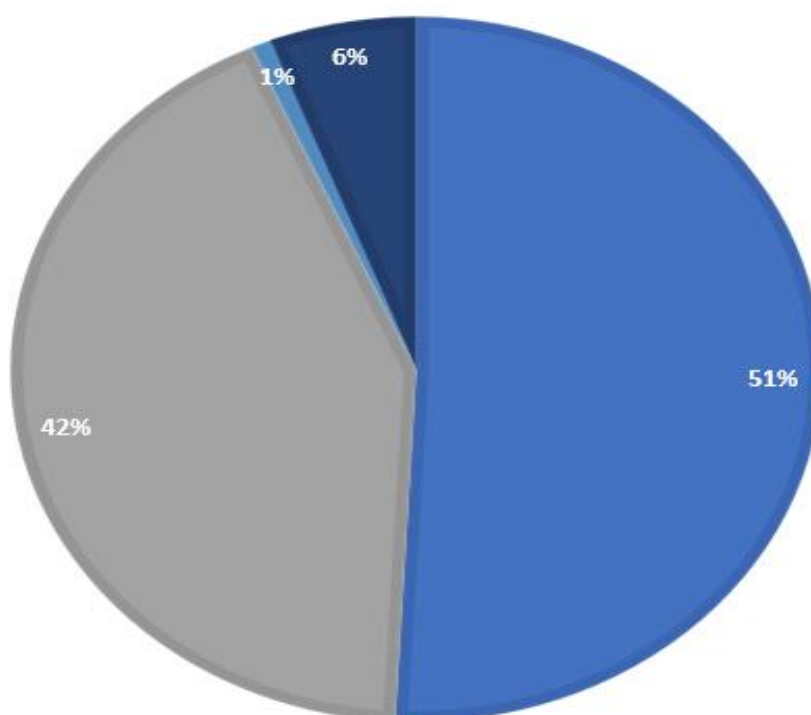
TABLE 4.1.4

TABLE SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS

Educational qualification	Frequency	Percentage
SSLC	1	1%
HSC	7	6%
UG	61	51%
PG	51	42%
Total	120	100%

CHART 4.1.4

CHART SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 51% of the respondents are UG, 42% are PG, 6% are HSC and 1% are SSLC.

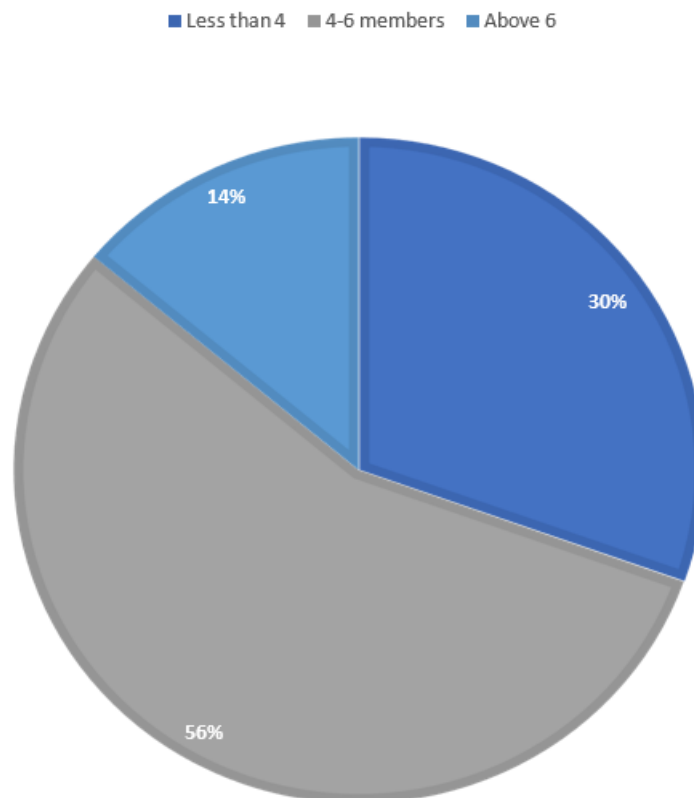
TABLE 4.1.5

TABLE SHOWING FAMILY SIZE OF RESPONDENTS

Family size	Frequency	Percentage
Less than 4	35	30%
4-6 members	64	56%
Above 6	16	14%
Total	120	100%

CHART 4.1.5

CHART SHOWING FAMILY SIZE OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are 4-6 members, 30% are Less than 4 and 14% are Above 6.

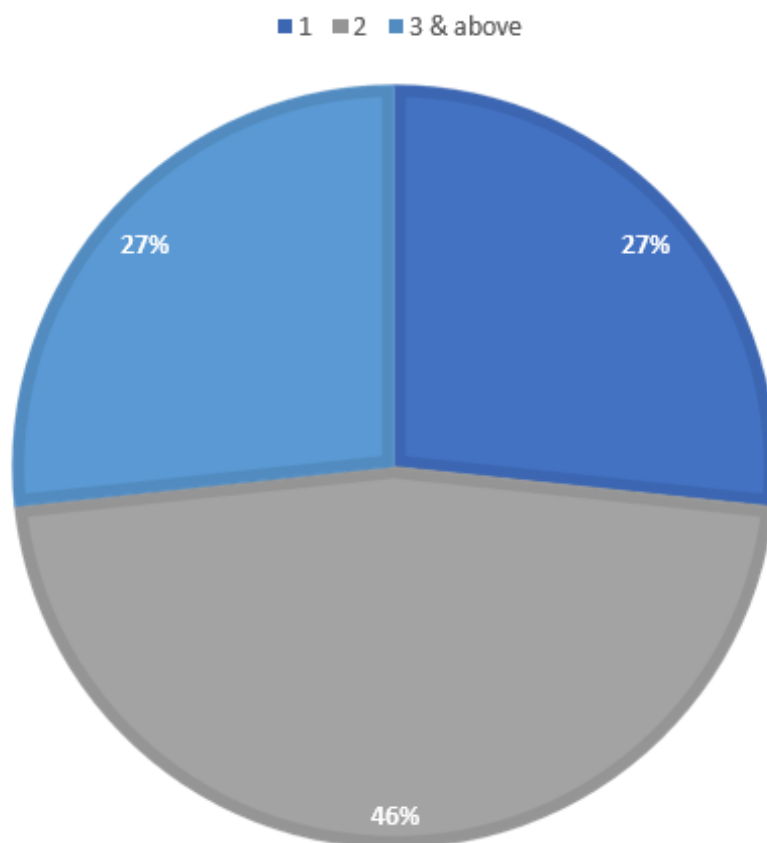
TABLE 4.1.6

TABLE SHOWING NO OF EARNING MEMBERS OF RESPONDENTS

No. of earning members	Frequency	Percentage
1	32	27%
2	56	46%
3 & above	32	27%
Total	120	100%

CHART 4.1.6

CHART SHOWING NO OF EARNING MEMBERS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 46% of the respondents are 2, 27% are 1 and 27% are 3 & above.

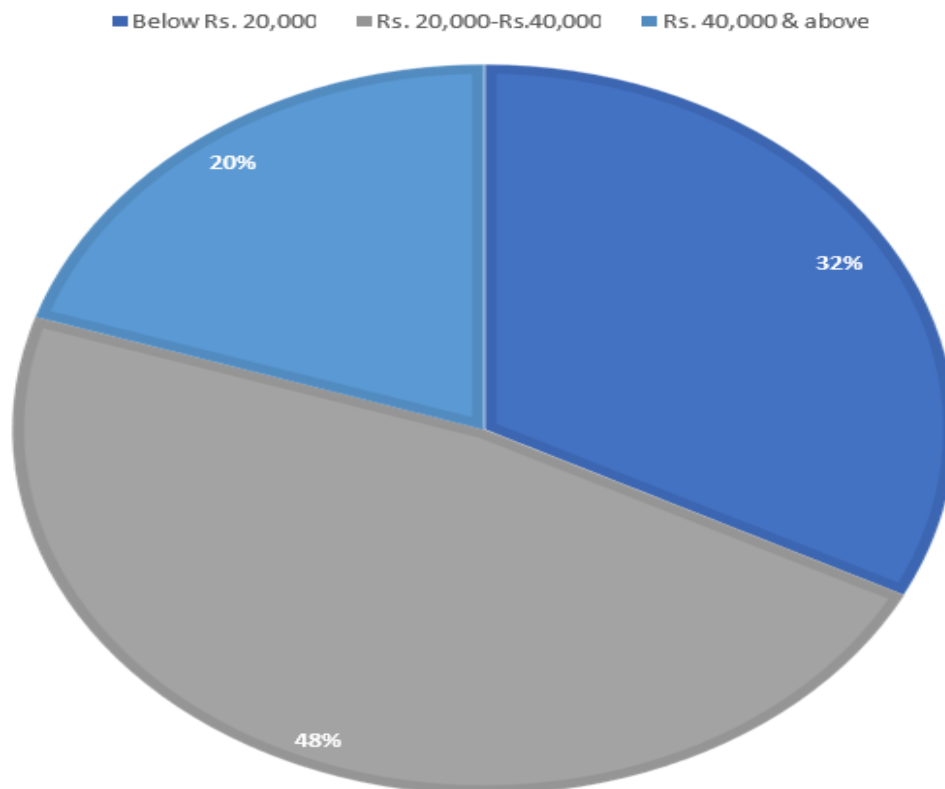
TABLE 4.1.7

TABLE SHOWING MONTHLY INCOME OF RESPONDENTS

Monthly income	Frequency	Percentage
Below Rs. 20,000	39	32%
Rs. 20,000-Rs.40,000	57	48%
Rs. 40,000 & above	24	20%
Total	120	100%

CHART 4.1.7

CHART SHOWING MONTHLY INCOME OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 48% of the respondents are Rs. 20,000-Rs.40,000, 32% are Below Rs. 20,000 and 20% are Rs. 40,000 & above.

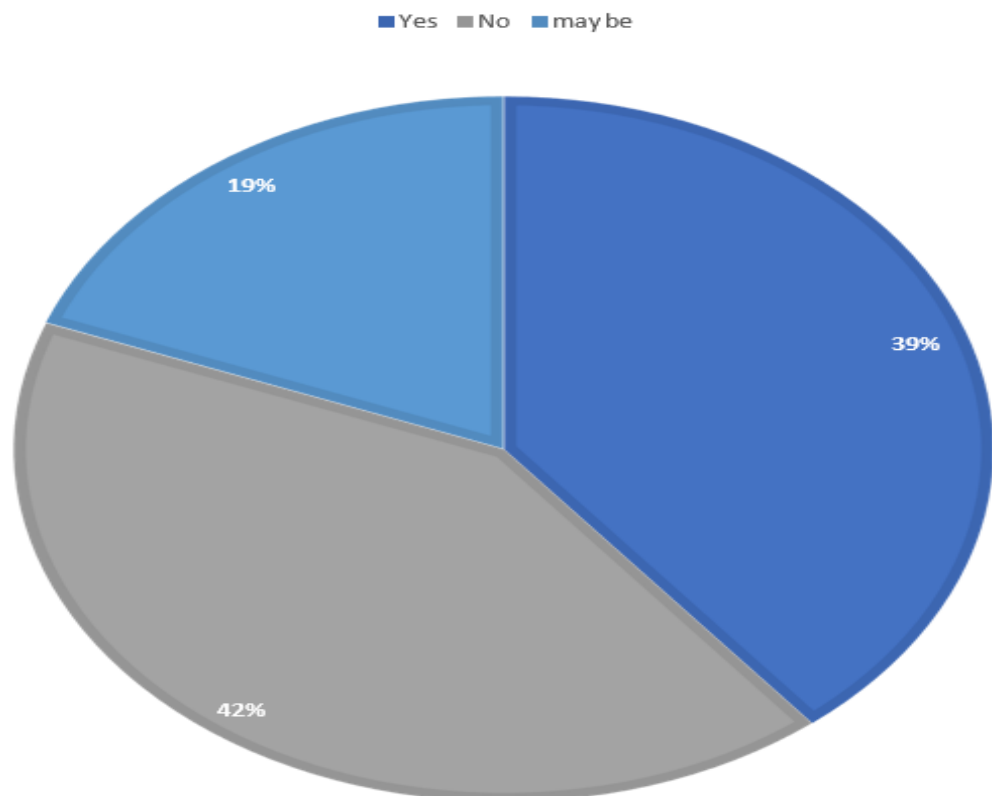
TABLE 4.1.8

TABLE SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS

Do you invest your savings	Frequency	Percentage
Yes	47	39%
No	50	42%
May be	23	19%
Total	120	100%

CHART 4.1.8

CHART SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are No, 39% are Yes and 19% are May be.

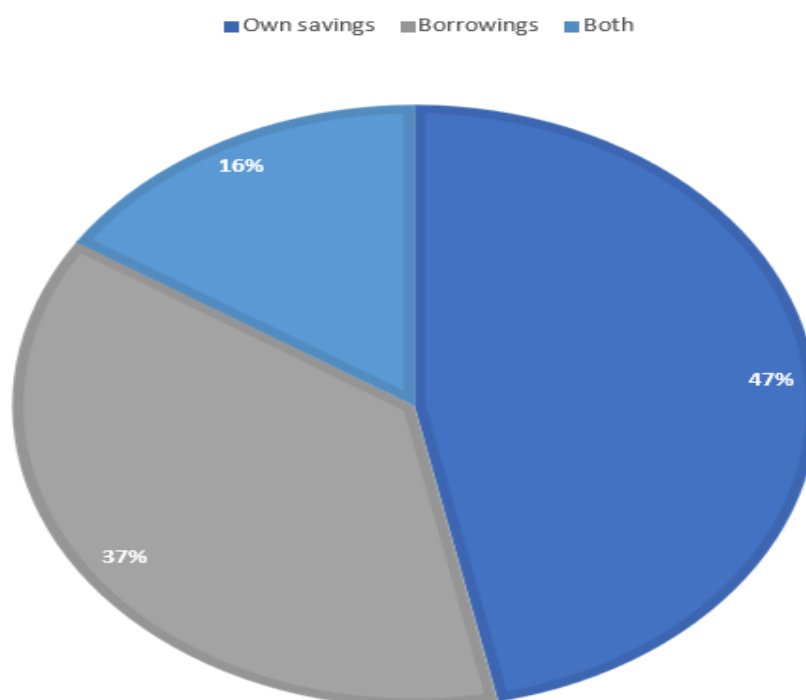
TABLE 4.1.9

**TABLE SHOWING STATE THE SOURCE OF INVESTMENT OF
RESPONDENTS**

State the source of investment	Frequency	Percentage
Own savings	56	47%
Borrowings	45	37%
Both	19	16%
Total	120	100%

CHART 4.1.9

**CHART SHOWING STATE THE SOURCE OF INVESTMENT OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Own savings, 37% are Borrowings and 16% are Both.

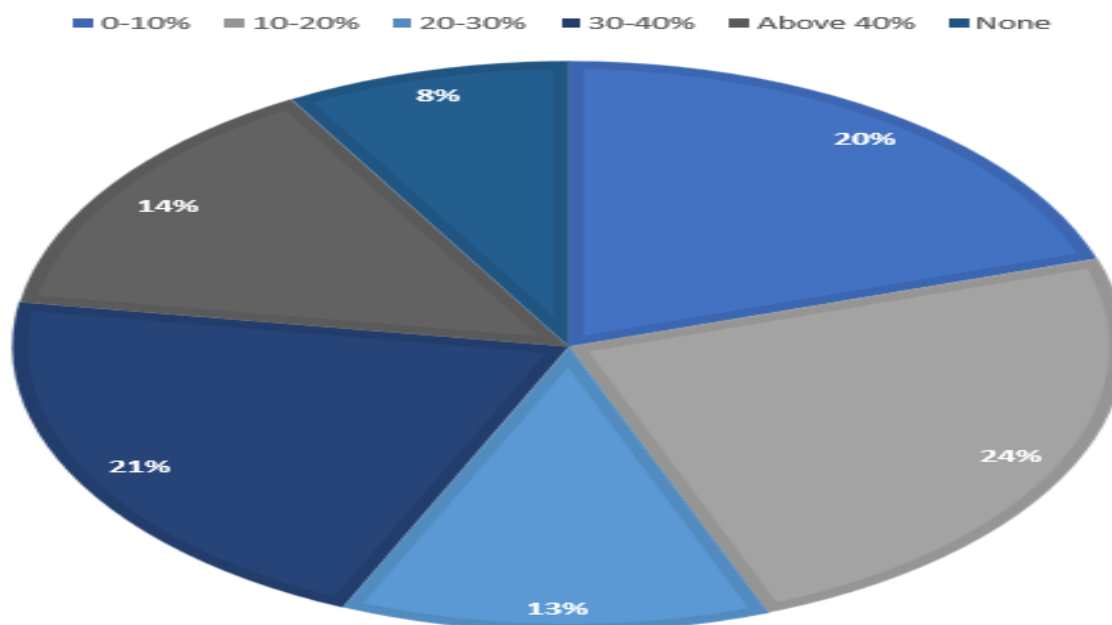
TABLE 4.1.10

**TABLE SHOWING HOW MUCH OF YOUR INCOME IS INVESTED
ANNUALLY OF RESPONDENTS**

How much of your income is invested annually?	Frequency	Percentage
0-10%	24	20%
10-20%	29	24%
20-30%	15	13%
30-40%	25	21%
Above 40%	17	14%
None	10	8%
Total	120	100%

CHART 4.1.10

**CHART SHOWING HOW MUCH OF YOUR INCOME IS INVESTED
ANNUALLY OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 24% of the respondents are 10-20%, 21% are 30-40%, 20% are 0-10%, 14% are Above 40% and 8% are None.

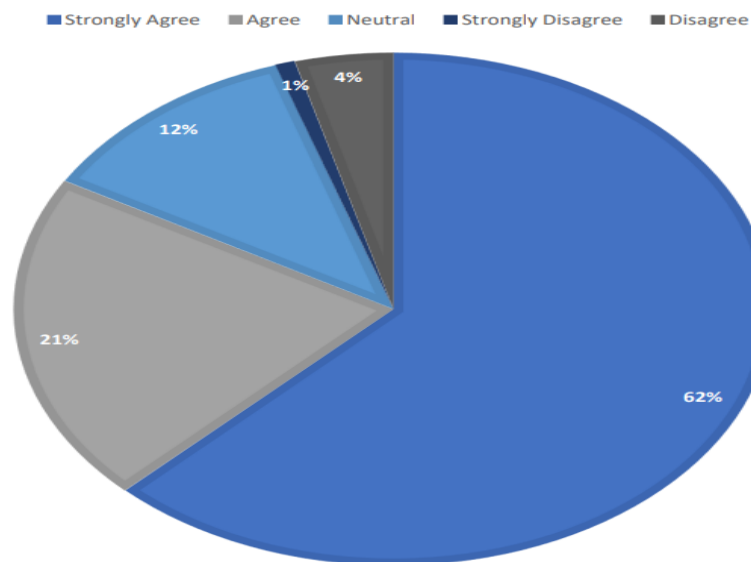
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY)
OF RESPONDENTS**

Objective of your investment? (Safety)	Frequency	Percentage
Strongly Agree	75	62%
Agree	25	21%
Neutral	14	12%
Strongly Disagree	1	1%
Disagree	5	4%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 62% of the respondents are Strongly Agree, 21% are Agree, 12% are Neutral, 4% are Disagree and 1% are Strongly Disagree.

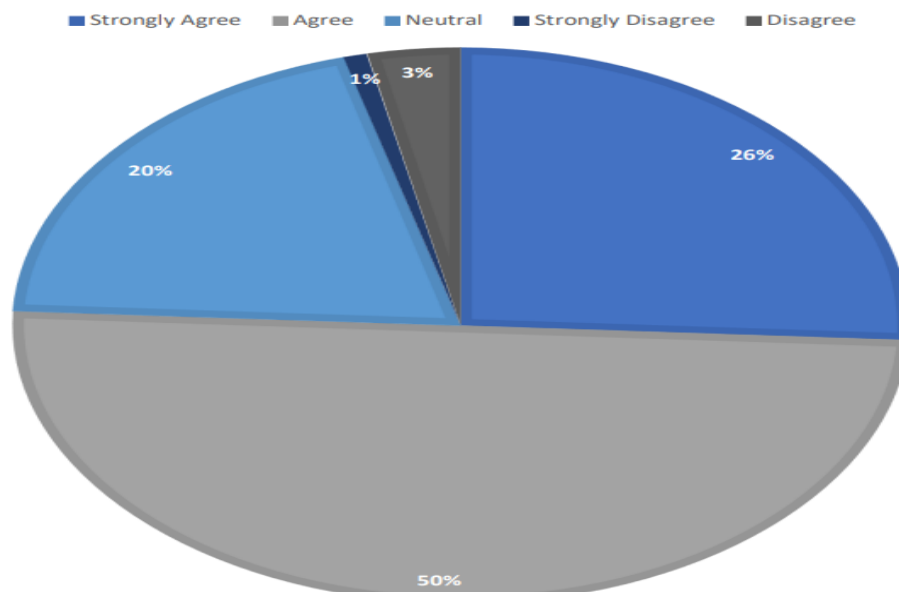
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY)
OF RESPONDENTS**

Liquidity	Frequency	Percentage
Strongly Agree	31	26%
Agree	60	50%
Neutral	24	20%
Strongly Disagree	1	1%
Disagree	4	3%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 50% of the respondents are Agree, 26% are Strongly Agree, 20% are Neutral, 3% are Disagree and 1% are Strongly Disagree.

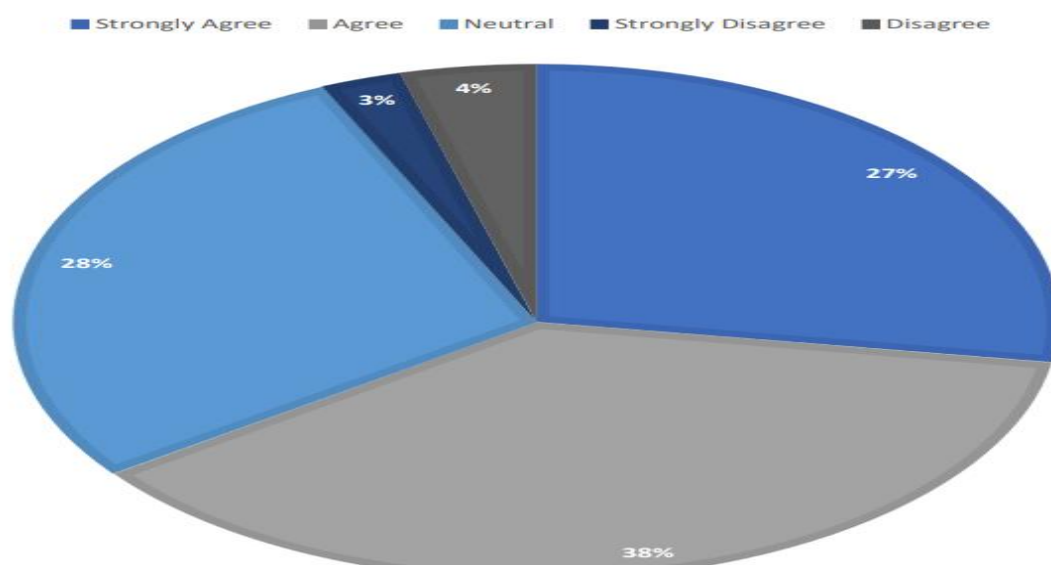
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN)
OF RESPONDENTS**

High return	Frequency	Percentage
Strongly Agree	33	27%
Agree	45	38%
Neutral	34	28%
Strongly Disagree	3	3%
Disagree	5	4%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 38% of the respondents are Agree, 28% are Neutral, 27% are Strongly Agree, 4% are Disagree and 3% are Strongly Disagree.

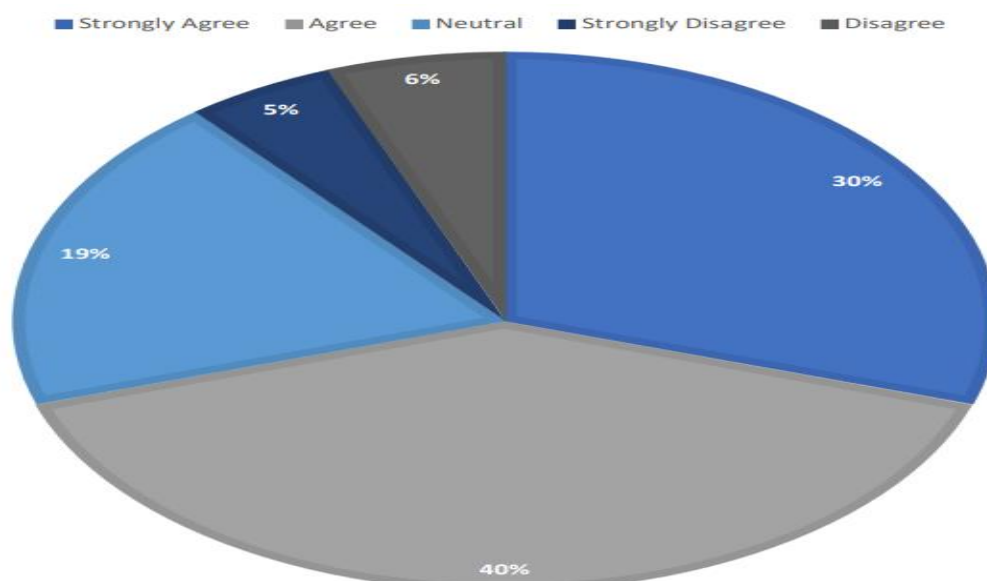
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED)
OF RESPONDENTS**

Risk covered	Frequency	Percentage
Strongly Agree	36	30%
Agree	48	40%
Neutral	23	19%
Strongly Disagree	6	5%
Disagree	7	6%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 40% of the respondents are Agree, 30% are Strongly Agree, 19% are Neutral, 6% are Disagree and 5% are Strongly Disagree.

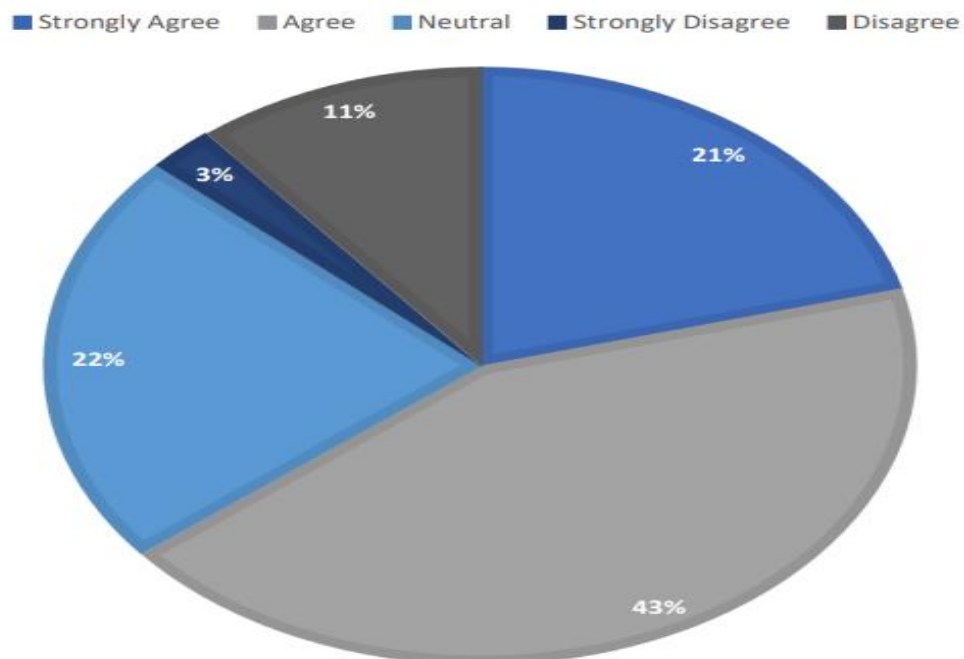
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT)
OFRESPONDENTS**

Tax benefit	Frequency	Percentage
Strongly Agree	25	21%
Agree	52	43%
Neutral	27	22%
Strongly Disagree	3	3%
Disagree	13	11%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT) OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 43% of the respondents are Agree, 22% are Neutral, 21% are Strongly Agree, 11% are Disagree and 3% are Strongly Disagree.

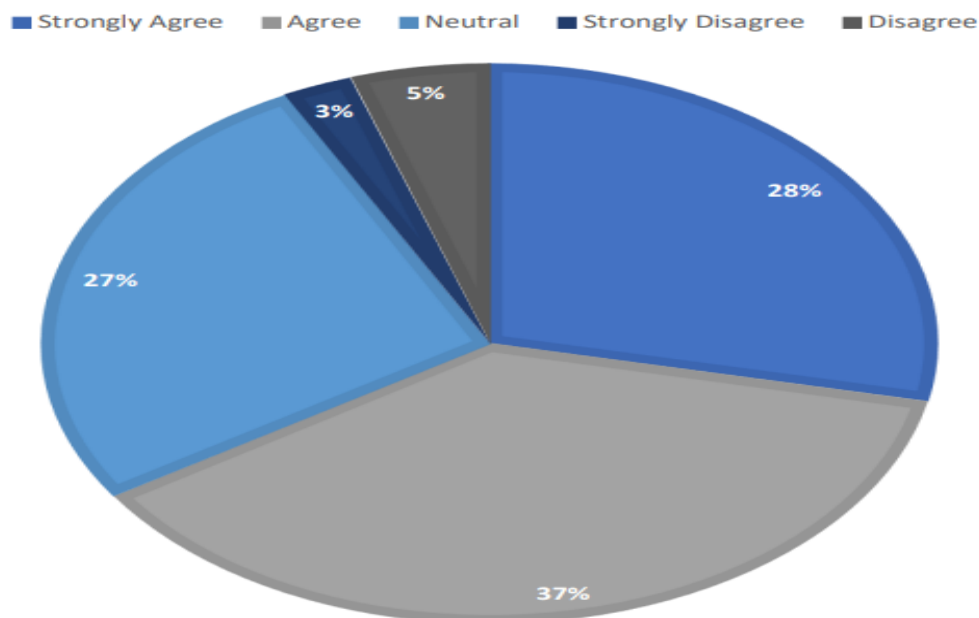
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT
(RETIREMENT PLANS) OF RESPONDENTS**

Retirement plans	Frequency	Percentage
Strongly Agree	34	28%
Agree	45	37%
Neutral	32	27%
Strongly Disagree	3	3%
Disagree	6	5%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT
(RETIREMENT PLANS) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 37% of the respondents are Agree, 28% are Strongly Agree, 27% are Neutral, 5% are Disagree and 3% are Strongly Disagree.

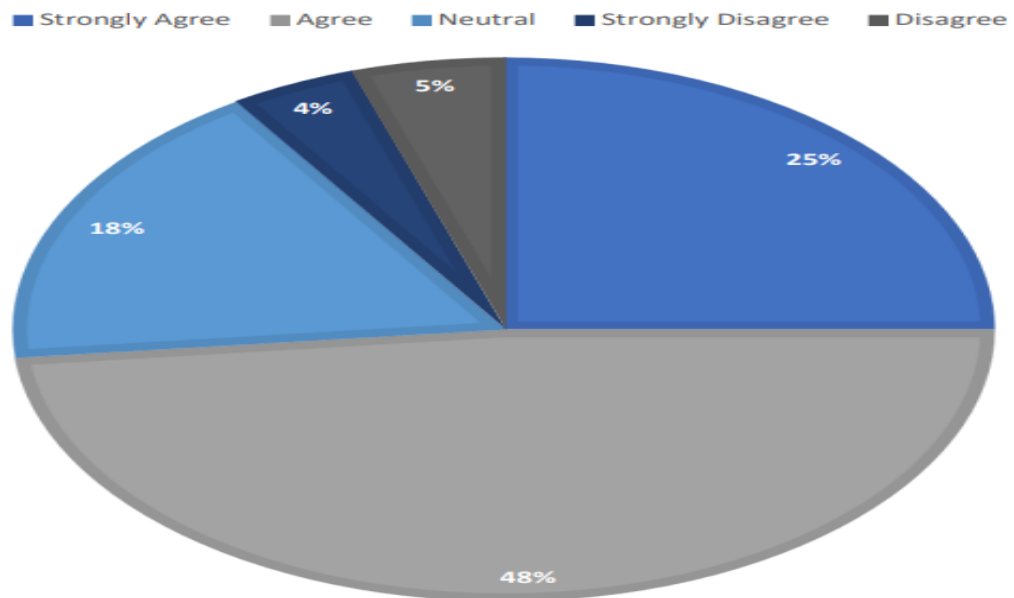
TABLE 4.1.11

TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS)OF RESPONDENTS

Long term goals	Frequency	Percentage
Strongly Agree	30	25%
Agree	58	48%
Neutral	21	18%
Strongly Disagree	5	4%
Disagree	6	5%
Total	120	100%

CHART 4.1.11

CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS)OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 48% of the respondents are Agree, 25% are Strongly Agree, 18% are Neutral, 5% are Disagree and 3% are Strongly Disagree.

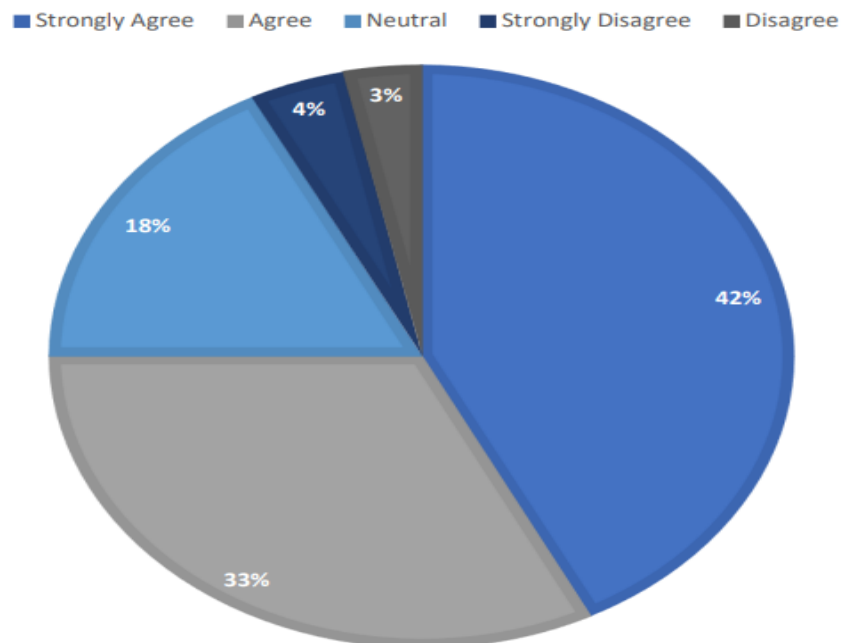
TABLE 4.1.11

TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS

Short term goals	Frequency	Percentage
Strongly Agree	51	42%
Agree	39	33%
Neutral	21	18%
Strongly Disagree	5	4%
Disagree	4	3%
Total	120	100%

CHART 4.1.11

CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are Strongly Agree, 33% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.

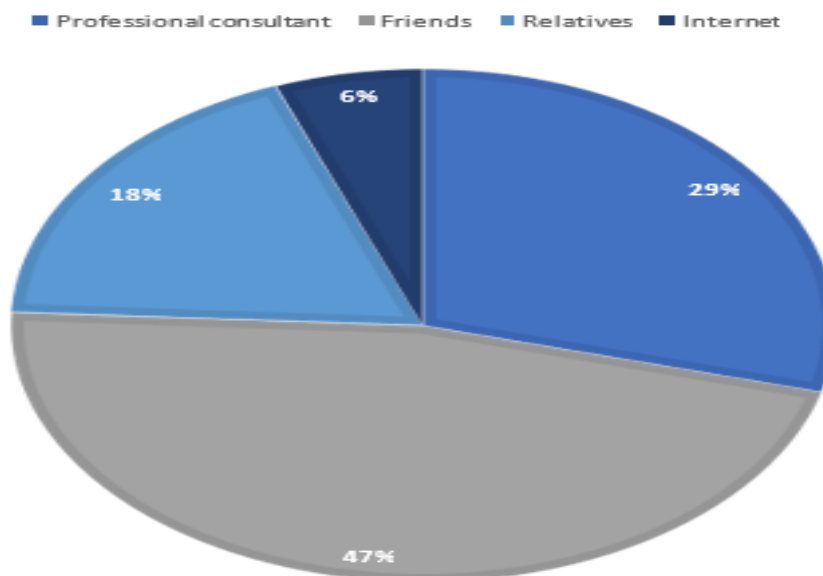
TABLE 4.1.12

**TABLE SHOWING WHERE DO YOU GET YOUR INVESTMENT
INFORMATION OF RESPONDENTS**

Where do you get your investment information?	Frequency	Percentage
Professional consultant	35	29%
Friends	56	47%
Relatives	22	18%
Internet	7	6%
Total	120	100%

CHART 4.1.12

**CHART SHOWING WHERE DO YOU GET YOUR INVESTMENT
INFORMATION OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Friends, 29% are Professional consultant, 18% are Relatives and 6% are Internet.

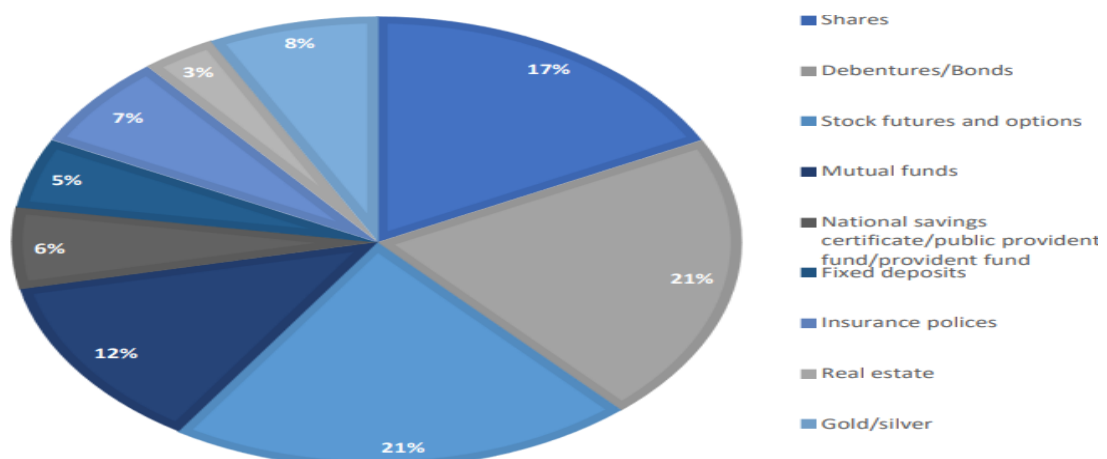
TABLE 4.1.13

**TABLE SHOWING STATE THE VARIOUS INVESTMENTS IN
YOURPORTFOLIO OF RESPONDENTS**

State the various investments in yourportfolio	Frequency	Percentage
Shares	21	17.5%
Debentures/Bonds	25	21%
Stock futures and options	25	21%
Mutual funds	15	12%
National savings certificate/public providentfund/provident fund	7	6%
Fixed deposits	6	5%
Insurance polices	8	7%
Real estate	4	3%
Gold/silver	9	8%
Total	120	100%

CHART 4.1.13

**CHART SHOWING STATE THE VARIOUS INVESTMENTS IN
YOURPORTFOLIO OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 21% of the respondents are Debentures/Bonds, 21%are Stock futures and options, 17% are Shares, 12% are Mutual funds, 8% are Gold/silver, 7%are Insurance polices, 6% are National savings certificate/public provident fund/provident fund, 5% are Fixed deposits and 3% are Real estate.

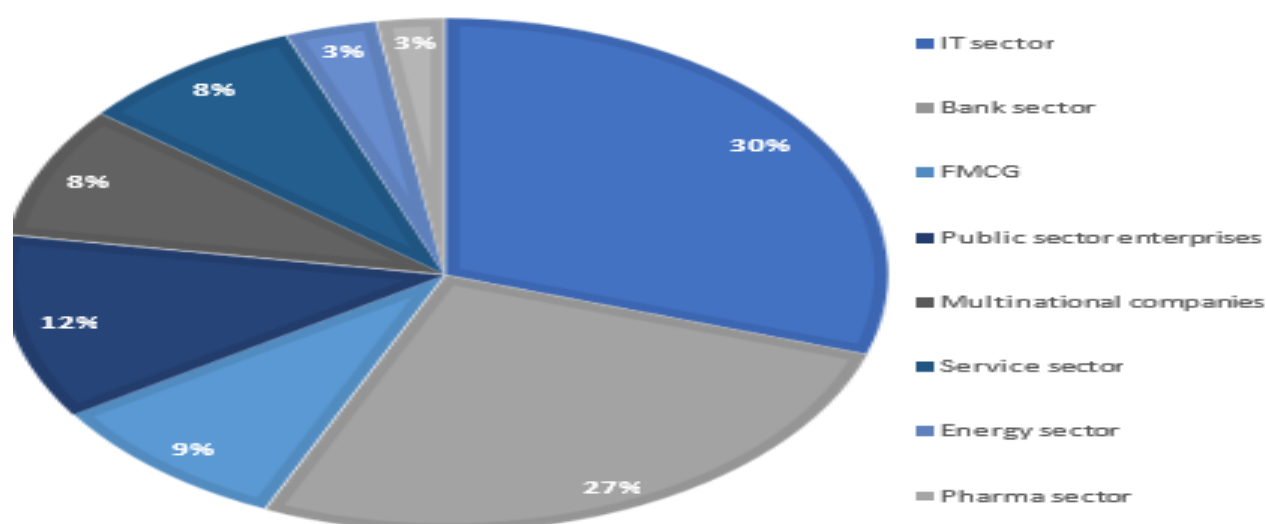
TABLE 4.1.14

**TABLE SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE
OF RESPONDENTS**

State the various sectored stocks you have	Frequency	Percentage
IT sector	36	30%
Bank sector	32	27%
FMCG	11	9%
Public sector enterprises	14	12%
Multinational companies	10	8%
Service sector	10	8%
Energy sector	4	3%
Pharma sector	3	3%
Total	120	100%

CHART 4.1.14

**CHART SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 30% of the respondents are IT sector, 27% are Bank sector, 12% are Public sector enterprises, 9% are FMCG, 8% are Multinational companies, 8% are Service sector, 3% are Energy sector and 3% are Pharma sector.

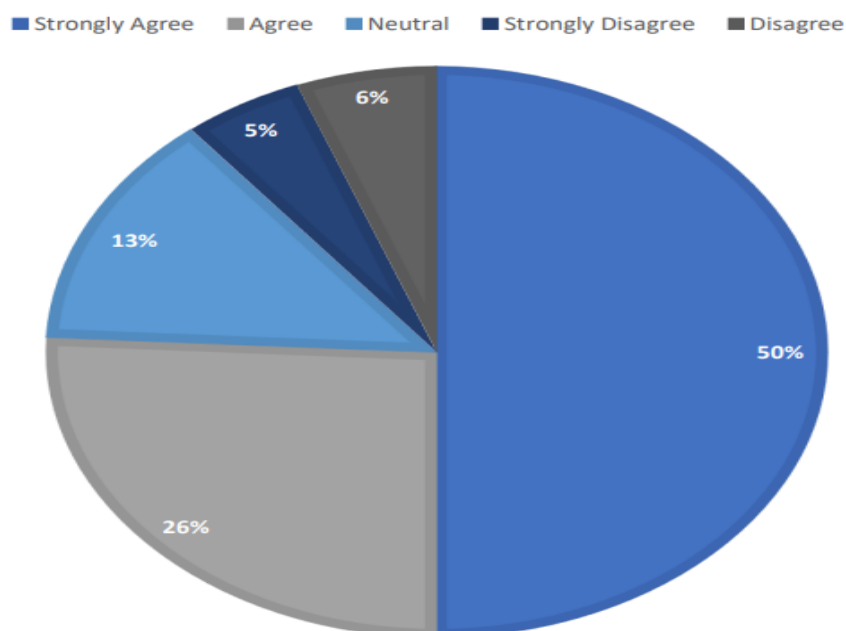
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (LONG TERM INVESTOR)
OF RESPONDENTS**

Category of investment (Long term investor)	Frequency	Percentage
Strongly Agree	60	50%
Agree	31	25.8%
Neutral	16	13.3%
Strongly Disagree	6	5%
Disagree	7	5.8%
Total	120	100%

CHART4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (LONG TERM
INVESTOR) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 50% of the respondents are Strongly Agree, 26% are Agree, 13% are Neutral, 6% are Disagree and 5% are Strongly Disagree.

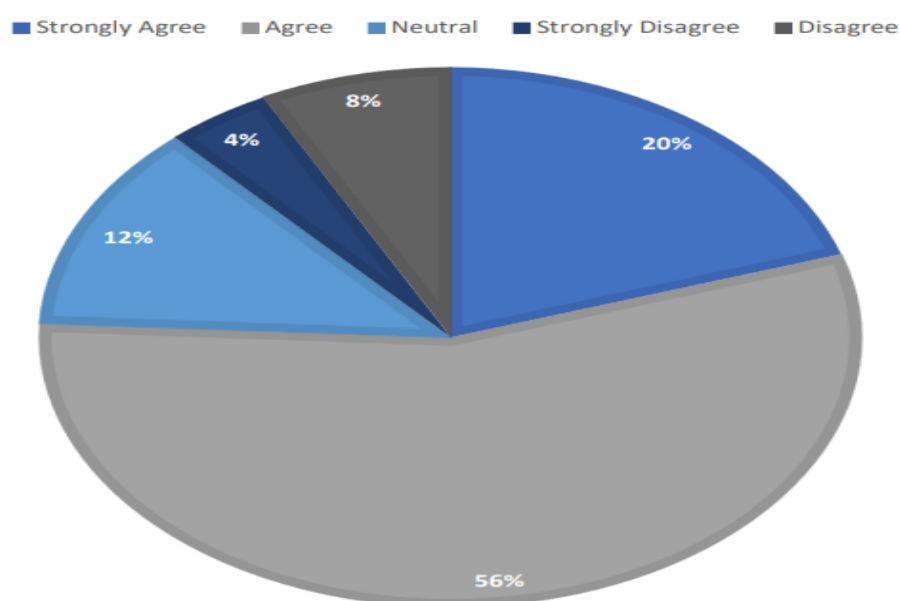
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (DAY TRADER)
OF RESPONDENTS**

Day trader	Frequency	Percentage
Strongly Agree	24	20%
Agree	67	56%
Neutral	15	12%
Strongly Disagree	5	4%
Disagree	9	8%
Total	120	100

CHART 4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (DAY TRADER)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are Agree, 20% are Strongly Agree, 12% are Neutral, 8% are Disagree and 4% are Strongly Disagree.

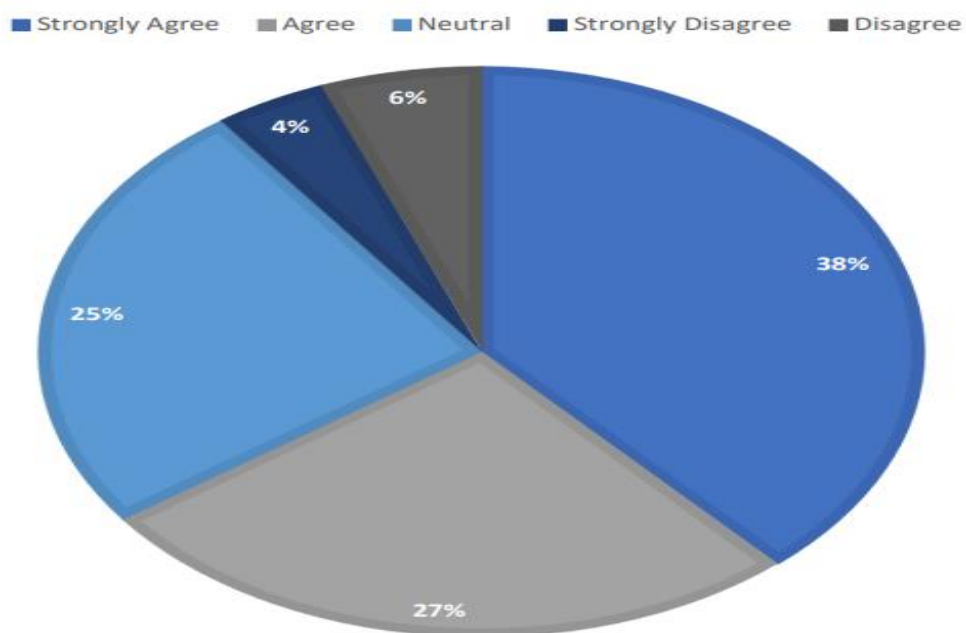
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (BOTH) OF
RESPONDENTS**

Both	Frequency	Percentage
Strongly Agree	46	38%
Agree	32	27%
Neutral	30	25%
Strongly Disagree	5	4%
Disagree	7	6%
Total	120	100

CHART4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (BOTH) OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 38% of the respondents are Strongly Agree, 27% are Agree, 25% are Neutral, 6% are Disagree and 4% are Strongly Disagree.

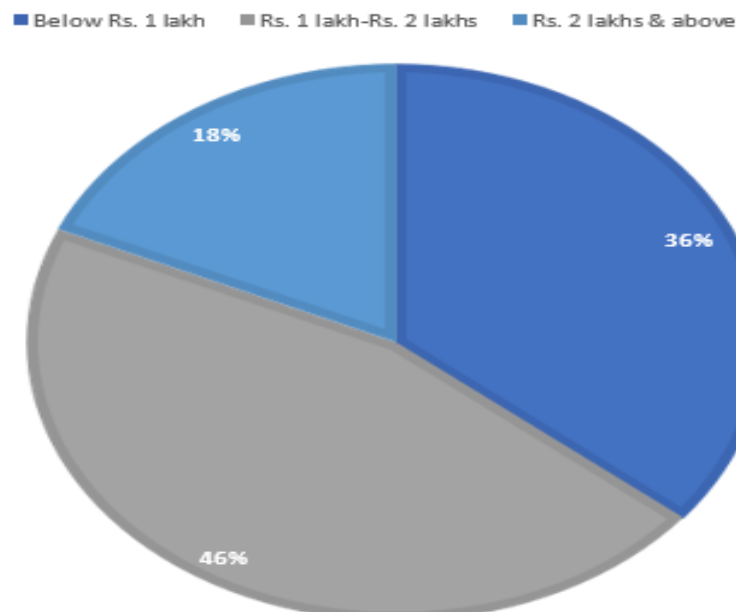
TABLE 4.1.16

**TABLE SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT
IN SHARES AS ON DATE OF RESPONDENTS**

State the approximate size of investment in shares as on date	Frequency	Percentage
Below Rs. 1 lakh	43	36%
Rs. 1 lakh-Rs. 2 lakhs	55	46%
Rs. 2 lakhs & above	22	18%
Total	120	100%

CHART4.1.16

**CHART SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT
IN SHARES AS ON DATE OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 46% of the respondents are Rs. 1 lakh-Rs. 2 lakhs, 36% are Below Rs. 1 lakh and 18% are Rs. 2 lakhs & above.

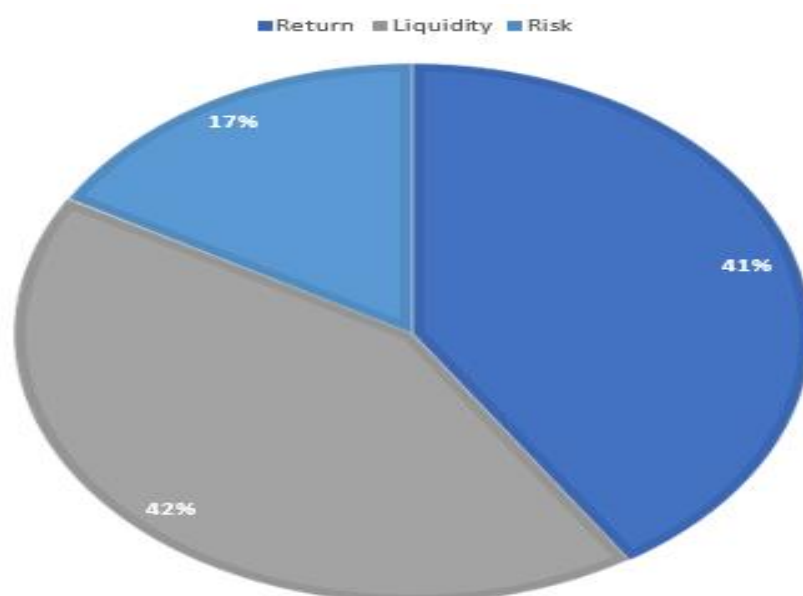
TABLE 4.1.17

**TABLE SHOWING WHAT IS YOUR SHORT TERM GOAL OF INVESTMENT
OF RESPONDENTS**

What is your short term goal of investment?	Frequency	Percentage
Return	49	41%
Liquidity	51	42%
Risk	20	17%
Total	120	100%

CHART 4.1.17

**CHART SHOWING WHAT IS YOUR SHORT TERM GOAL OF INVESTMENT
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are Liquidity, 41% are Return and 17% are Risk.

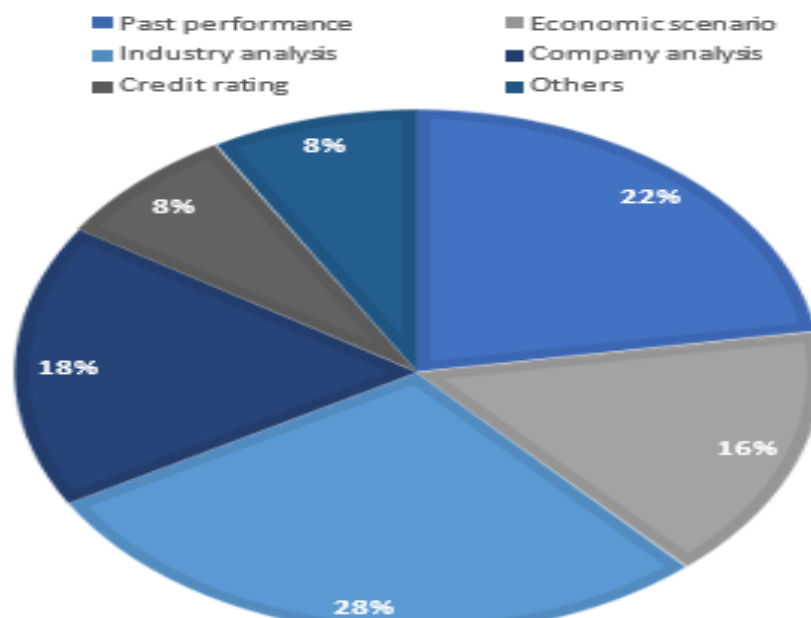
TABLE 4.1.18

**TABLE SHOWING YOUR DECISION TO INVEST IN BONDS OF
RESPONDENTS**

Your decision to invest in bonds	Frequency	Percentage
Past performance	27	22%
Economic scenario	19	16%
Industry analysis	34	28%
Company analysis	21	18%
Credit rating	9	8%
Others	10	8%
Total	120	100%

CHART4.1.18

**CHART SHOWING YOUR DECISION TO INVEST IN BONDS OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 28% of the respondents are Industry analysis, 22% are Past performance, 18% are Company analysis, 16% are Economic scenario, 8% are Others and 8% are Credit rating.

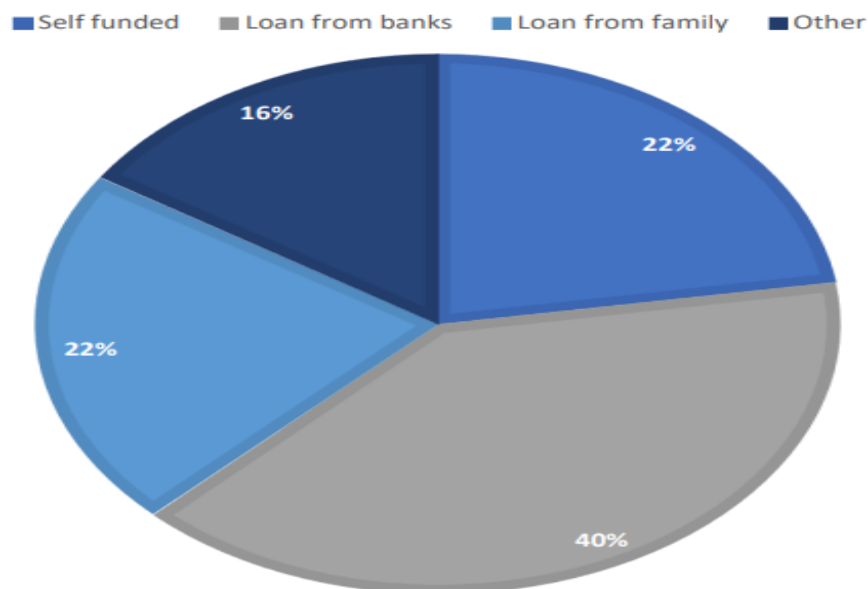
TABLE 4.1.19

TABLE SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS

What is your financial plan to buy a real estate property	Frequency	Percentage
Self funded	27	22%
Loan from banks	48	40%
Loan from family	26	22%
Other	19	16%
Total	120	100%

CHART 4.1.19

CHART SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 40% of the respondents are Loan from banks, 22% are Self-funded, 22% are Loan from family and 16% are Other.

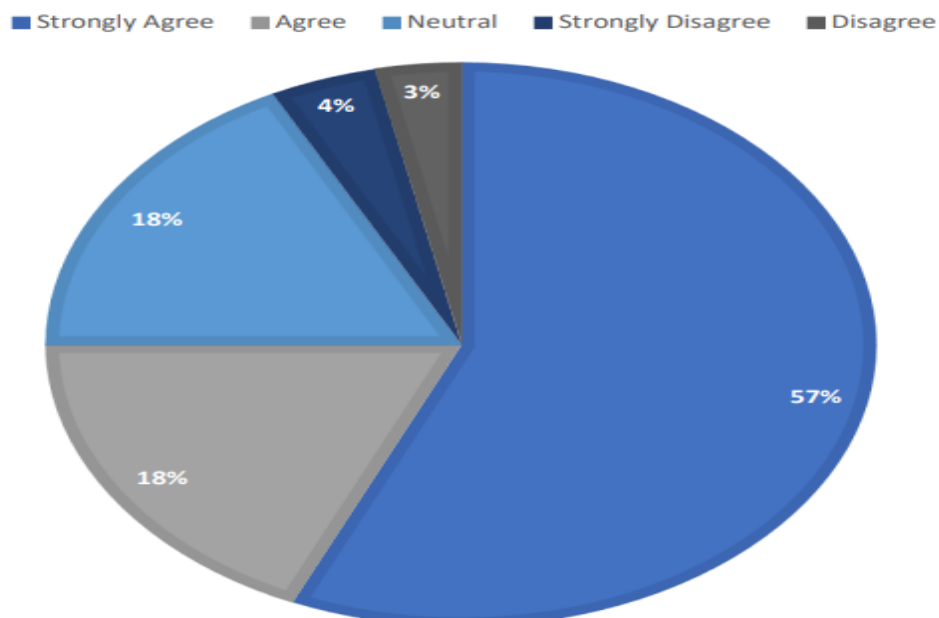
TABLE 4.1.20

**TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (LESS RISK) OF RESPONDENTS**

Level of risk you take while investing in various avenues (Less risk)	Frequency	Percentage
Strongly Agree	68	57%
Agree	22	18%
Neutral	21	18%
Strongly Disagree	5	4%
Disagree	4	3%
Total	120	100%

CHART 4.1.20

**CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (LESS RISK) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 57% of the respondents are Strongly Agree, 18% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.

TABLE 4.1.20

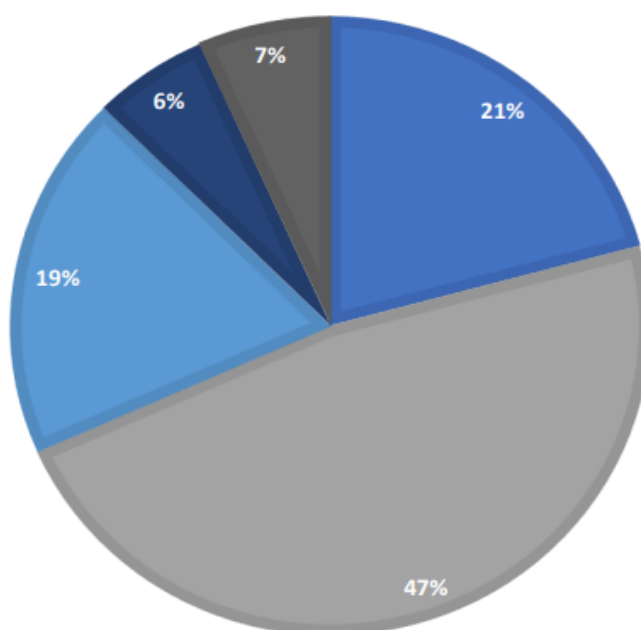
**TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS**

Moderate risk	Frequency	Percent
Strongly Agree	25	21%
Agree	57	47%
Neutral	23	19%
Strongly Disagree	7	6%
Disagree	8	7%
Total	120	100

CHART 4.1.20

**CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS**

■ Strongly Agree ■ Agree ■ Neutral ■ Strongly Disagree ■ Disagree



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Agree, 21% are Strongly Agree, 19% are Neutral, 7% are Disagree and 6% are Strongly Disagree.

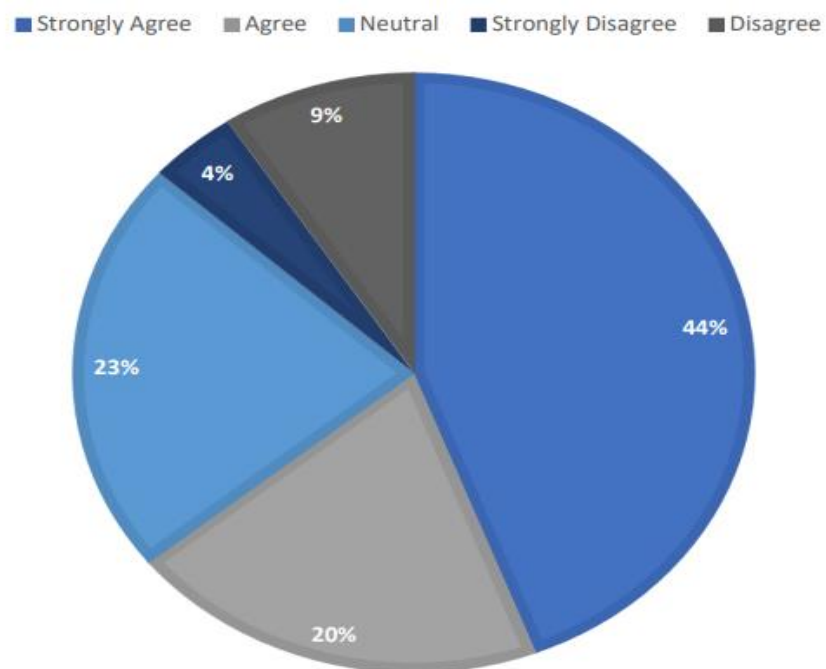
TABLE 4.1.20

TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (HIGH RISK) OF RESPONDENT

High risk	Frequency	Percentage
Strongly Agree	53	44%
Agree	24	20%
Neutral	27	23%
Strongly Disagree	5	4%
Disagree	11	9%
Total	120	100%

CHART4.1.20

CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN VARIOUS AVENUES (HIGH RISK) OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 44% of the respondents are Strongly Agree, 23% are Neutral, 20% are Agree, 9% are Disagree and 4% are Strongly Disagree.

4.1.21 INDEPENDENT SAMPLE T-TEST

AIM: To find out the significant difference between marital status and where do you get your investment information.

NULL HYPOTHESIS: There is no significant difference between marital status and where do you get your investment information.

ALTERNATIVE HYPOTHESIS: There is significant difference between marital status and where do you get your investment information.

INDEPENDENT SAMPLE T-TEST

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Where do you get your investment information ?	Unmarried	67	2.04	0.895	0.109	0.530	118	.000
	Married	53	1.96	0.784	0.108	0.538	116.747	.000

INFERENCE:

P value = 0.000

Since p value less than 0.01 the alternative hypothesis is accepted at 1% level of significance.

Hence it is concluded that there is a significant difference between marital status and where do you get your investment information.

4.1.22 ONE WAY ANOVA TEST

AIM: To find out the significant difference between Experience and level of risk you take while investing in various avenues.

NULL HYPOTHESIS: There is no significant difference between Experience and level of risk you take while investing in various avenues.

ALTERNATIVE HYPOTHESIS: There is significant difference Experience and level of risk you take while investing in various avenues.

ONE WAY ANOVA TEST

		Sum of Squares	df	Mean Square	F	Sig.
Level of risk you take while investing in various avenues [Less risk]	Between Groups	2.786	3	0.929	0.786	0
	Within Groups	137.005	116	1.181		
	Total	139.792	119			
Level of risk you take while investing in various avenues [Moderate risk]	Between Groups	3.718	3	1.239	1.077	0
	Within Groups	133.482	116	1.151		
	Total	137.2	119			
Level of risk you take while investing in various avenues [High risk]	Between Groups	8.864	3	2.955	1.826	0
	Within Groups	187.728	116	1.618		
	Total	196.592	119			

INTERPRETATION

- It is interpreted from the above table, the p value is.000. since p value is less than 0.05. Hence accept (H1) alternative significance level of 5%, There is a significant difference between Experience and level of risk you take while investing in various avenues.

5.1 FINDINGS

- It is interpreted from the above table that, 73% of the respondents are 20-40 years, 24% are 40-60 years and 3% are respondents Above 60 years. It is interpreted from the above table that, 74% of the respondents are male and 26% are female.
- It is interpreted from the above table that, 56% of the respondents are unmarried, 44% are married.
- It is interpreted from the above table that, 51% of the respondents are SSLC, 42% are HSC, 6% are PG and 1% are UG.
- It is interpreted from the above table that, 56% of the respondents are 4-6 members, 30% are Less than 4 and 14% are Above 6.
- It is interpreted from the above table that, 48% of the respondents are Rs. 20,000-Rs.40,000, 32% are Below Rs. 20,000 and 20% are Rs. 40,000 & above.
- It is interpreted from the above table that, 46% of the respondents are 2, 27% are 1 and 27% are 3 & above.
- It is interpreted from the above table that, 42% of the respondents are No, 39% are Yes and 19% are May be.
- It is interpreted from the above table that, 47% of the respondents are Own savings, 37% are Borrowings and 16% are Both.
- It is interpreted from the above table that, 24% of the respondents are 10-20%, 21% are 30-40%, 20% are 0-10%, 14% are Above 40% and 8% are None.
- It is interpreted from the above table that, 62% of the respondents are Strongly Agree, 21% are Agree, 12% are Neutral, 4% are Disagree and 1% are Strongly Disagree.
- It is interpreted from the above table that, 50% of the respondents are Agree, 26% are Strongly Agree, 20% are Neutral, 3% are Disagree and 1% are Strongly Disagree.
- It is interpreted from the above table that, 38% of the respondents are Agree, 28% are Neutral, 27% are Strongly Agree, 4% are Disagree and 3%

are Strongly Disagree.

- It is interpreted from the above table that, 43% of the respondents are Agree, 22% are Neutral, 21% are Strongly Agree, 11% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 40% of the respondents are Agree, 30% are Strongly Agree, 19% are Neutral, 6% are Disagree and 5% are Strongly Disagree.
- It is interpreted from the above table that, 37% of the respondents are Agree, 28% are Strongly Agree, 27% are Neutral, 5% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 48% of the respondents are Agree, 25% are Strongly Agree, 18% are Neutral, 5% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 42% of the respondents are Strongly Agree, 33% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 47% of the respondents are Friends, 29% are Professional consultant, 18% are Relatives and 6% are Internet.
- It is interpreted from the above table that, 21% of the respondents are Debentures/Bonds, 21% are Stock futures and options, 17% are Shares, 12% are Mutual funds, 8% are Gold/silver, 7% are Insurance policies, 6% are National savings certificate/public provident fund/provident fund, 5% are Fixed deposits and 3% are Real estate.
- It is interpreted from the above table that, 30% of the respondents are IT sector, 27% are Bank sector, 12% are Public sector enterprises, 9% are FMCG, 8% are Multinational companies, 8% are Service sector, 3% are Energy sector and 3% are Pharma sector.
- It is interpreted from the above table that, 50% of the respondents are Strongly Agree, 26% are Agree, 13% are Neutral, 6% are Disagree and 5% are Strongly Disagree.
- It is interpreted from the above table that, 56% of the respondents are Agree, 20% are Strongly Agree, 12% are Neutral, 8% are Disagree and 4% are Strongly Disagree

- It is interpreted from the above table that, 38% of the respondents are Strongly Agree, 27% are Agree, 25% are Neutral, 6% are Disagree and 4% are Strongly Disagree.
- It is interpreted from the above table that, 46% of the respondents are Rs. 1 lakh-Rs. 2 lakhs, 36% are Below Rs. 1 lakh and 18% are Rs. 2 lakhs & above.
- It is interpreted from the above table that, 42% of the respondents are Liquidity, 41% are Return and 17% are Risk.
- It is interpreted from the above table that, 52% of the respondents are Agree, 29% are Strongly Agree, 12% are Neutral, 4% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 54% of the respondents are Strongly Agree, 32% are Agree, 7% are Neutral, 5% are Strongly Disagree and 2% are Disagree.
- It is interpreted from the above table that, 32% of the respondents are Agree, 31% are Strongly Agree, 28% are Neutral, 6% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 37% of the respondents are Agree, 27% are Strongly Agree, 24% are Neutral, 7% are Strongly Disagree and 5% are Disagree.
- It is interpreted from the above table that, 43% of the respondents are Agree, 25% are Strongly Agree, 20% are Neutral, 7% are Strongly Disagree and 5% are Disagree.
- It is interpreted from the above table that, 51% of the respondents are Strongly Agree, 27% are Agree, 13% are Neutral, 5% are Strongly Disagree and 4% are Disagree.
- It is interpreted from the above table that, 28% of the respondents are Industry analysis, 22% are Past performance, 18% are Company analysis, 16% are Economic scenario, 8% are Others and 8% are Credit rating.
- It is interpreted from the above table that, 40% of the respondents are Loan from banks, 22% are Self funded, 22% are Loan from family and 16% are Other.
- It is interpreted from the above table that, 57% of the respondents are Strongly Agree, 18% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3%

are Disagree.

- It is interpreted from the above table that, 47% of the respondents are Strongly Agree, 21%are Agree, 19% are Neutral, 6% are Strongly Disagree and 7% are Disagree.
- It is interpreted from the above table that, 44% of the respondents are Strongly Agree, 20%are Agree, 23% are Neutral, 4% are Strongly Disagree and 9% are Disagree.
- **INDEPENDENT SAMPLE T-TEST:** There is a significant difference between marital status and where do you get your investment information
- **ONE WAY ANOVA TEST:** There is a significant difference between Experience and level of risk you take while investing in various avenues.

5.2 SUGGESTIONS

- The research suggest that all working people have an investment plan and invest for their future use also.
- Employers have awareness for savings and know how to use it.
- Investment planning make arrangement for any emergency situations.
- Apart from professionals like Doctors, lawyers, businessmen, every employee make a investment and earn tax savings.
- Opinion of tax consultants, industrialists in respect of tax planning options offered for various categories are helpful.

5.3 CONCLUSION

The project title “**A STUDY ON INVESTMENT PLANNING OF EMPLOYEES AT EPK GROUPS**” attempted to know about how the finance team is running in digital track company. The study was completely successfully with the help of finance.

From the research it can be concluded that investment pattern and factor influencing the salaried individual for their investment decision and to awareness of strategies for tax savings have been examined and found that there is less similarity among the sample salaried individual in assigning the ranks to the factors influencing the salaried individual for their investment decision. It is understood that the performance has been given to tax benefit while investing and financial planning they use to take expert advice. While examining the investment pattern LIC, Bank deposits, etc. Through this study it also proves that there is no single rule of prefacing investment but as per goal and objectives salaried individual craft their decision. According to the plan their tax saving strategies it also shows that good investment together with good tax planning on the other tax planning requires multiple perspectives and planning your tax has an impact on your personal finance. Tax planning reduces not only the tax burden if the salaried assesses adopt tax planning measures it will help them to save a considerable amount of their hard-earned money in a legal way. When the government has given a wide chance of investing money according to the assessed financial condition is the prime duty of every salaried assesses to utilize his/her chances. What is required is knowledge of a few sections of the income tax act. Thus, tax planning is not at all complicated and would be done with certain degree of awareness and application. Finally successful tax planning starts by understanding the rules of the tax act. It is concluded that salaried employees are reducing the tax liability.

1.1 INTRODUCTION

The investment planning process if you're fortunate enough to have money left over after paying the costs of living, you may be able to make that extra money go to work for you by investing it to earn a financial return. Investment planning involves deciding how best to put your money-your capital-to work to achieve your financial goals.

In other word's investment, investment refers to a commitment of funds to one or more assets that will be held over some future time period. Anything not consumed for today saved for future use can be termed as investment. The act of committing money or capital to an endeavourwith the expectation of obtaining an additional income or profit. It's actually pretty simple investing means putting your money to work for you. Essentially, it's a different way to thinkabout how to make money. Investing is not gambling. Gambling is putting money at risk by betting on an uncertain outcome with the hope that you might win money. At this point, it is necessary to distinguish between certain activities which are in the nature of gambling and those which are genuine investments.

Many attitudes of the people towards money in today's world is that everybody wants to enjoythe benefits of money because they have earned by hard work and efforts made on it. That's great but spending all your money is not the smartest thing to do. Saving of money help peoplein the long run. There could be the uncertainties of future which resist people to save for future.If somebody have savings for future than the uncertainties can be faced by people and stress will be less. Without money put away in savings and/or investments, people may open themselves up to other risks as well. There are many ways through which people can save money one is controlling the extra expenses. Your savings not only benefits you but also helpsin preserving the environment by preventing wastage and contributes to the economic growth of country.

Thinking before doing about the few reasons why saving has great importance for people. Firstly, for emergency, this could be a new roof for the house, out-of-pocket medical expenses,or a job layoff and sudden loss of income. One needs money set aside for these emergencies secondly, retirement is the second stage

on thinking, one intends to retire someday, so needs money kept as savings and investments to take the place of the income when one is no longer get from your job. Thirdly, Average Life Expectancy plays a great role, with more advances in medicine and public health; people are now living longer and therefore needing more money.

Fourthly security of money for future intends one to think upon it. Fifthly, Education- The costs for private and public education are rising every year, and it's getting tougher to meet these demands. So, saving is the necessary. One will receive better interest rates, and be able to afford a bigger home. One can determine how much you save towards this each month depending on his circumstances.

The various investments of portfolio

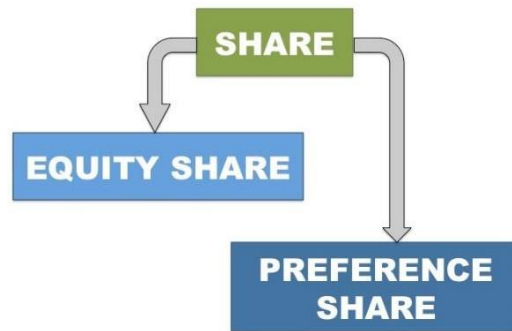
1. Shares

Shares are units of equity ownership in a corporation. For some companies, shares exist as a financial asset providing for an equal distribution of any residual profits, if any are declared, in the form of dividends. Shareholders of a stock that pays no dividends do not participate in a distribution of profits. Instead, they anticipate participating in the growth of the stock price as company profits increase.

Shares represent equity stock in a firm, with the two main types of shares being common shares and preferred shares. As a result, "shares" and "stock" are commonly used interchangeably.

- Shares represent equity ownership in a corporation or financial asset, owned by investors who exchange capital in return for these units.
- Common shares enable voting rights and possible returns through price appreciation and dividends.
- Preferred shares do not offer price appreciation but can be redeemed at an attractive price and offer regular dividends.
- Most companies have shares, but only the shares of publicly traded companies are found on stock exchanges.

Kinds of Share Capital



According to Section 43 of the Companies Act, 2013, the share capital of a company is of two types

1. Preferential Share Capital
2. Equity Share Capital
3. Preferential Share Capital

The preferential share capital is that part of the Issued share capital of the company carrying a preferential right for

- Dividend Payment – A fixed amount or amount calculated at a fixed rate. This might/might not be subject to income tax.
 - Repayment – In case of a winding up or repayment of the amount of paid-up share capital, there is a preferential right to the payment of any fixed premium or premium on any fixed scale. The Memorandum or Articles of the company specifies the same.
4. Equity Share Capital – Equity Shares

All share capital which is NOT preferential share capital is Equity Share Capital.

Equity shares are of two types

1. With voting rights
2. With differential rights to voting, dividends, etc., in accordance with the rules.

In 2008, Tata Motors introduced equity shares with differential voting rights – the 'A' equity shares. According to the issue,

- Every 10 'A' equity shares have one voting right
- 'A' equity shares get 5 percentage points more dividend than the ordinary shares.

2. Debentures/Bonds

A corporation or company can generally borrow money by issuing debentures or bonds. A debenture or bond is a written acknowledgment by a company or corporation of a loan made to it.

It is issued to money lenders under the seal of the corporation. It contains a contract for the repayment of the principal sum at a specified date and the payment of interest at a fixed rate until the principal sum is repaid. If you purchase a bond, you will receive a bond certificate. This certificate spells out the terms of an agreement between the issuer and the investor. These terms include the denomination or principal of the bond, its maturity date, the stated rate of interest, the interest payment terms, and any other agreements made between the borrower and lenders.

Types of Debentures or Bonds

Various kinds of debentures that a corporation may issue.

Simple or naked debentures or bonds

Simple debentures are those carrying no security as to the payment of interest or repayment of the principal sum. The holders of these are considered insecure, so these are not popular in the present day. Simple debentures are also called naked debentures.

Mortgage debentures or bonds

Mortgage debentures are secured by a charge on the corporation's assets, such as plants, machinery, equipment, land, and buildings. Mortgage debentures are of the following two types

- First mortgage debentures
- Second mortgage debentures

Bearer debentures or bonds

The amount of bearer debentures is payable to the bearer. They are negotiable instruments and are transferable by mere delivery.

Registered debentures or bonds

The names and addresses of these debenture holders are recorded in the corporation's books. Transfer of these debentures must be registered in the books of the corporation, as in the case of shares. Interest is paid to registered holders.

Redeemable debentures or bonds

These are debentures that are repayable at the end of a specified period. They are issued subject to the corporation's condition to redeem them on a specified date. These debentures are very common nowadays.

Irredeemable debentures or bonds

These debentures are never repayable during the existence of the corporation. That is to say, they are only repayable on the corporation's liquidation.

Convertible debentures or bonds

These debentures may be converted into ordinary shares or preference shares of the company. This option is given to the debenture holder for the period mentioned in the conditions of the issue.

2. Stock

A stock is a general term used to describe the ownership certificates of any company. A share, on the other hand, refers to the stock certificate of a particular

company. Holding a particular company's share makes you a shareholder. When most people think of stocks, they typically think of publicly listed shares traded on the stock exchange. However, it's important for investors to know the different types of stocks available, understand their unique characteristics, and be able to determine when they may represent a suitable investment. Below, we outline the various stock categories, aiming to take the confusion out of differing stock classes on offer to investors.

3. Mutual funds

A mutual fund is a financial vehicle that pools assets from shareholders to invest in securities like stocks, bonds, money market instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives stated in its prospectus.

Mutual funds give small or individual investors access to professionally managed portfolios of equities, bonds, and other securities. Each shareholder, therefore, participates proportionally in the gains or losses of the fund. Mutual funds invest in a vast number of securities, and performance is usually tracked as the change in the total market cap of the fund derived by the aggregating performance of the underlying investments.

Most mutual funds are part of larger investment companies such as Fidelity Investments, Vanguard, T. Rowe Price, and Oppenheimer. A mutual fund has a fund manager, sometimes called its investment adviser, who is legally obligated to work in the best interest of mutual fund shareholders.

- A mutual fund is a type of investment vehicle consisting of a portfolio of stocks, bonds, or other securities.
- Mutual funds give small or individual investors access to diversified, professionally managed portfolios.
- Mutual funds are divided into several kinds of categories, representing the kinds of securities they invest in, their investment objectives, and the type of

returns they seek.

- Mutual funds charge annual fees, expense ratios, or commissions, which may affect their overall returns.
- Employer-sponsored retirement plans commonly invest in mutual funds.

3. Fixed deposits

Fixed Deposit is an investment plan wherein you can deposit your lump sum money for a fixed period and earn interest.

The rate of interest associated with the Fixed Deposit depends on the principal amount invested and investment tenure. So, on maturity, you will receive both the principal amount plus compound interest. However, this is true only if you opt for a cumulative Fixed Deposit. You also have the option of choosing non-cumulative FDs in which you earn interest income on a monthly or quarterly basis. Investors typically prefer to invest in Fixed deposits because it is safe and straightforward. Once you deposit your lump sum money, you keep earning a fixed interest amount. Returns on Fixed Deposits are unaffected by changes in the interest rate or market fluctuations. You get guaranteed returns on your deposit and there is no apparent risk of losing your principal amount. You can choose to receive the interest earned either periodically or on maturity. However, you cannot withdraw your deposit before maturity, unless you do not mind paying the premature withdrawal penalty.

- A Fixed Deposit is a safe investment through which you can earn interest income.
- Fixed Deposits promise guaranteed returns and involve no risk of loss of principal amount.
- Returns on Fixed Deposits are unaffected by market fluctuations.
- All interest gains from Fixed Deposits are taxable by law.
- You can avail of top-up loans against your Fixed Deposit.

The scope of investment has expanded tremendously in recent times. Banks today offer multi-investment plans for you to choose from; one of them is Fixed

Deposits. Fixed

Deposits are the most secure method of investment. You earn guaranteed returns that are unaffected by market fluctuations. Find out what is a fixed deposit, its feature, and the benefits of investing in them, in this article.

4. Insurance policies

Insurance policy is a contract (generally a standard form contract) between the insurer and the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language.

Insurance contracts are designed to meet specific needs and thus have many features not found in many other types of contracts. Since insurance policies are standard forms, they feature boilerplate language which is similar across a wide variety of different types of insurance policies.

The insurance policy is generally an integrated contract, meaning that it includes all forms associated with the agreement between the insured and insurer. In some cases, however, supplementary writings such as letters sent after the final agreement can make the insurance policy a non-integrated contract. One insurance textbook states that generally "courts consider all prior negotiations or agreements. Every contractual term in the policy at the time of delivery, as well as those written afterward as policy riders and endorsements. With both parties' consent, are part of the written policy". The textbook also states that the policy must refer to all papers which are part of the policy. Oral agreements are subject to the parole evidence rule, and may not be considered part of the policy if the contract appears to be whole. Advertising materials and circulars are typically not part of a policy. Oral contracts pending the issuance of a written policy can occur.

5. Real estate

Real estate is defined as the land and any permanent structures, like a home, or improvements attached to the land, whether natural or man-made. Real estate is a form of real property. It differs from personal property, which is not permanently attached to the land, such as vehicles, boats, jewellery, furniture, and farm

equipment.

- Real estate is considered real property that includes land and anything permanently attached to it or built on it, whether natural or man-made.
- There are five main categories of real estate which include residential, commercial, industrial, raw land, and special use.
- Investing in real estate includes purchasing a home, rental property, or land.
- Indirect investment in real estate can be made via REITs or through pooled real estate investment.

Types of Real Estate

○ **Residential real estate**

Any property used for residential purposes. Examples include single-family homes, condos, cooperatives, duplexes, townhouses, and multifamily residences.

○ **Commercial real estate**

Any property used exclusively for business purposes, such as apartment complexes, gas stations, grocery stores, hospitals, hotels, offices, parking facilities, restaurants, shopping centres, stores, and theatre.

○ **Industrial real estate**

Any property used for manufacturing, production, distribution, storage, and research and development.

○ **Land**

Includes undeveloped property, vacant land, and agricultural lands such as farms, orchards, ranches, and timberland.

○ **Special purpose**

Property used by the public, such as cemeteries, government buildings, libraries, parks, places of worship, and schools.

1.2 INDUSTRY PROFILE

Real estate is real property that consists of land and improvements, which include buildings, fixtures, roads, structures, and utility systems. Property rights give a title of ownership to the land, improvements, and natural resources such as minerals, plants, animals, water, etc. The real estate sector is one of the most globally recognized sectors. It comprises of four sub-sectors housing, retail, hospitality, and commercial. The growth of this sector is well complemented by the growth in the corporate environment and the demand for office space as well as urban and semi-urban accommodation. The construction industry ranks third among the 14 major sectors in terms of direct, indirect and induced effects in all sectors of the economy. In India, the real estate sector is the second-highest employment generator, after the agriculture sector. It is also expected that this sector will incur more non-resident Indian (NRI) investment, both in the short term and the long term. Bengaluru is expected to be the most favoured property investment destination for NRIs, followed by Ahmedabad, Pune, Chennai, Goa, Delhi and Dehradun.

Types of Real Estate

There are several types of real estate, each with a unique purpose and utility. For anyone looking to understand how the industry works and what each of the major categories represents, the explanations below will be a helpful guide. The main categories are:

1. Land

Land is the baseline for all types of real property. Land typically refers to undeveloped property and vacant land. Developers acquire land and combine it with other properties (called assembly) and rezone it so they can increase the density and increase the value of the property. The land refers to a property or real estate, except buildings and facilities allocated by fixed spatial boundaries. Land ownership can provide a titleholder with the right to natural resources, which are present on the land. The conventional school of economics dictates that land, along with capital and labour, is a factor in growth. The selling of land results in a capital gain or loss;

property is not a depreciable asset under Income tax rules and counts as a fixed asset rather than a current asset.

2. Residential

Residential real estate consists of housing for individuals, families, or groups of people. This is the most common type of estate and is the asset class that most people are familiar with. Within residential, there are single-family homes, apartments, condominiums, townhouses, and other types of living arrangements. The iconic example is the single-family home. Definitions differ but, generally speaking, it is building containing one dwelling unit, detached from all other structures, with open space on all sides Multi-family homes of two, three or four units also constitute residential property. So do town homes and semi-detached homes. Because their purpose is return on investment, rental properties with five or more units — whether they're apartment buildings or apartment

3. Commercial

Commercial property refers to land and buildings that are used by businesses to carry out their operations. Examples include shopping malls, individual stores, office buildings, parking lots, medical centres, and hotels Office buildings can also be mid-rise or high-rise and are usually classified into multiple formats. Office leases are typically long term since management does not want to shift its workforce around frequently. Office space can be premium, as far as location and infrastructure are concerned, they have excellent facility management systems in place. High-rise office buildings in metro city areas fall under this category. Functional facilities that are professionally managed but lack the characteristics of premium properties are another category of office real estate. They are usually not located in the metro or more urban areas. Further, certain office space requires extensive renovations or are found at undesirable locations. They are at the bottom rung of commercial office buildings.

4. Industrial

Industrial real estate refers to land and buildings that are used by industrial businesses for activities such as factories, mechanical productions, research and development, construction, transportation, logistics, and warehousing. These properties are commonly set on large parcels of land on the periphery of capital cities and in close proximity to seaports, airports and major highways, allowing for goods to be easily transported. One of the three main asset classes of commercial property, industrial real estate includes a large range of business types that come in many shapes and sizes, including mixed-zone buildings featuring offices and similar commercial spaces. Industry experts explain the ins and outs of industrial assets.

Overview of Real Estate Industry

Let's explore how the industry works and what the major jobs and careers are. The real estate industry can be divided into several different areas:

1. Development

Real estate development is a process that involves the purchase of raw land, rezoning, construction and renovation of buildings, and sale or lease of the finished product to end users. Developers earn a profit by adding value to the land (creating buildings or improvements, rezoning, etc.) and taking the risk of financing a project. Development firms create a new product, which can be thought of as the "primary market" or generation of new inventory.

2. Sales and marketing

Sales and marketing firms work with developers to sell the buildings and units they create. These firms earn a commission for creating all marketing material and using their sales agents to sell the inventory of completed units. These firms typically focus on new units.

3. Brokerage

A real estate brokerage is a firm that employs a team of real estate agents (realtors) who help facilitate a transaction between the buyers and sellers of property. Their job is to represent either party and help them achieve a purchase or sale with the best possible terms.

4. Property management

Property management firms help real estate owners rent out the units in their buildings. Their jobs include collecting rent, showing units, fixing deficiencies, performing repairs, and managing tenants. They charge a fee, typically a percentage of the rent, to property owners.

5. Real estate lending

Lenders play a major role in the industry as virtually all properties and developments use leverage (debt) to finance their business. Lenders can include banks, credit unions, private lenders, and government institutions.

6. Professional services

There are a variety of real estate professionals who work in the industry and help make it function. The most common examples (other than the ones listed above) are accountants, lawyers, interior designers, stagers, general contractors, construction workers, and trades people.

1.3 COMPANY PROFILE

EPK GROUP having its vision Globally offers a wide spectrum of services to all your corporate needs. This includes Business requirements related to,

- Business Feasibility Study
- Finding Office place
- Company Incorporation
- Setting up Interior / Infrastructure

Our professionals help clients make informed decisions to achieve a competitive advantage by managing risk, reducing costs and increasing operational efficiencies. A Strategic outsourcing by the Companies benefits them such as,

- Accessing Skilled Expertise
- Reducing overhead
- Flexible staffing
- Increasing efficiency
- Recruitment
- Business Process Outsourcing (BPO)
- Marketing Strategy Consulting
- Reducing turnaround time
- Generating more profit
- Reduces the Need for Direct Advertising

FEASIBILITY STUDY CONSULTING

A feasibility study is crucial to starting a new business or Expansion of existing business. Our feasibility studies define the project, product or service and then assess its viability. We analyse the proposed initiative in terms of expected performance objectives and provide a guide to

implementation. Aim at sharpening each business units' operations to a gleaming point, and allow these units to focus solely on their primary objectives: Thereby, delivering higher quality

at lower costs to clients. The quality of a project is not necessarily related to how much it costs, but rather how wisely the resources of time and money are spent. The setting of standards is more about an attitude of mind in defining goals and honouring commitments.

COMMERCIAL PROPERTY CONSULTING

As a Property Consultant we work exclusive for our Corporate Clients on Furnished & Unfurnished properties. The average person spends as much time at work than they do anywhere else so EPK professionals understand our Clients need before they start Suggesting /Advising / Referring a property for an Office Space. We support our clients to understand about,

- The property location
- Building Amenities (ex: Lift, Generator Back up, Parking Availability, etc.)
- Water Facility
- Fire safety measures
- Transport Facility
- Costing of the Premises (Furnished / Unfurnished)
- Contract Period
- A partly Vaastu Tips

Company Incorporation

Our Business services platform dedicated in helping Corporate/ Entrepreneurs to easily start and grow their business, at an affordable cost in India as per norms specified by Ministry of Corporate Affairs. We support on the company Registration, Legal and Regulatory requirements and be a partner throughout the business

lifecycle, offering support at every stage to ensure the business remains compliant and continually growing.

INTERIORS

We offer a wide spectrum of services that are concept based, innovative and functional. A team of professionals comprising of architects, interior designers and civil engineers who have hands-on experience & expertise in the fields of interior designing, space planning and turnkey contracts. Every project we take up for execution undergoes Perfect planning, space Management, in depth concept detailing, effective knowledge transfer and unparalleled creations through skilled workmen. We ensure on quality of the Work & complete projects within specified time frames as desired by our clients.

OFFICE PRODUCTS

Our products range from Desktop, Laptop, Projectors, Electrical, Tiles, False Ceiling, Workstations, Chairs, Air Conditioners, Generators, Carpets, UPVC Doors, Windows, Security Access Systems, Paints, Shutters, LED Display, Water Purifier, etc. All our products are acquired directly from the manufacturers; hence we can provide better discount on bulk orders. We strongly believe in building long term relationships with our clients and we go to great lengths to ensure our valuable clients receive timely services and high-quality products.

RECRUITMENT PROCESS OUTSOURCING (RPO)

Recruitment Process Outsourcing is a form of business process outsourcing where an employer transfers All or Part of its recruitment processes to an external service provider. We specialized in providing candidates as per our client's Requirements – Permanent Staffing, Contract & Contract to Hire.

RECRUITMENT PROCESS OUTSOURCING (RPO)

PERMANENT STAFFING

Permanent employees, regular employees or the directly employed work for an employer and are paid directly by that employer. Organizations that align their human capital with their business strategy have achieved both bottom line and

strategic results. An organization that is equipped with quality and dedicated permanent staff has a greater chance of surviving and succeeding in the long run.

CONTRACT STAFFING

Contract staffing is when employees are hired to perform specific functions in a contractual relationship for a client company and for a defined period of time. Contract employees are hired based on the specific needs of the client company. Other common names for this are temporary employees, temps, temp to perm and short-term employees.

Business Process Outsourcing

- Business process outsourcing (BPO) is the contracting of non-primary business activities

and functions to a third-party provider, which includes Payroll, Human Resources (HR),

Accounting and Customer/Call centre relations.

- We offer Back Office Outsourcing services for quality assurance, data entry, data management, Accounting, payment processing, surveys and Customer/Call Centre Support.

MARKETING STRATEGY CONSULTING

Our marketing consultant works with companies to create and implement marketing strategies. These strategies are centered on the core of the business and what services and products they offer. Our consultant helps create a detailed marketing plan, determine the marketing message, and identify the appropriate marketing mix to get the message out. They will then follow the plan through, and work to execute and implement the marketing strategy. They will monitor results, tweak as necessary and ensure that the companies get the best results from their marketing efforts. Our marketing consultant will be skilled and knowledgeable in consumer behaviour and marketing process. This includes having the ability to identify the companies target market and position their product or service offering in a way that will interest consumers and make them want to buy.

MARKETING STRATEGY CONSULTING

Our Team will be able to not only think creatively but analytically. We are not only be creative but to be able to gain results from that creativity. Our Team often specialize in specific areas in marketing such as:

A Strategic outsourcing by the Companies benefits them such as,

- Online Marketing
- Social Media Marketing
- Copywriting
- Direct Response Marketing

Outsourcing to a marketing consultant allows a company to put more focus on product development and overall operations. Our Team can help to bring in specialized skills and expertise as well as provide an external perspective and viewpoint.

1.4 OBJECTIVES OF THE STUDY

Primary objective

- To spread awareness about financial planning among the working-class people.

Secondary Objective

- To understand the saving-investment behavior of the salaried employee.
- To understand how savings can be increased for the future using different instruments.
- To find out the most suitable investment instrument.

1.4 SCOPE OF THE STUDY

This analysis is based upon investors pattern for investment preference, awareness during normal time vis-à-vis recessionary period. This analysis would be focusing on the information from the salaried people about their knowledge perception and behaviour on different financial products.

1. The total number of financial instruments in the market is so large that it needs a lot of time and resources to analyse them all.
2. As the analysis is based on primary as well as secondary data, possibility of unauthorized information cannot be avoidable.
3. Research was carried on in EPK Groups Chennai..
4. Investment pattern has been analysis has been limited to only 120 individuals.

1.5 NEED OF THE STUDY

- This analysis on individual investor's behavior is an attempt to know the profile of the investor and also know the characteristic of the investors so as know their preference with respect to their investments.
- The study also tries to unreal the influence of demographic factors like age on risk, tolerance level of the investors.

1.7 LIMITATION OF THE STUDY

- Reluctances of the people to provide complete information about them can affect the validity of the responses.
- The lack of knowledge of customer about the financial instruments can be a major limitation.
- The information can be biased due to use of questionnaires.

2.1 REVIEW OF LITERATURE

In this chapter the researcher has cited various articles, studies, reports and conducted by research scholars in India and abroad. Investment means the purchase by an individual of a financial or real asset that produces returns, proportionate to the risk assumed over some future investment period. For achieving this, one has to decide on how and where to deploy the savings, so that the future requirements for money can be best met. An investor should always have three types of financial investments.

- 1) Liquid investment such as savings account.
- 2) liquid funds – regular income investment like fixed shares, deposits, bonds and debentures.

A proper balance among three categories is needed so that the wealth grows to meet the various requirements. While selecting an investment, care has to be taken so that investment does not result in increase in taxable income. A large number of studies on the investment behaviour have been performed during the past few years all over the world. In this modern era so many types of investments are available. Each type of investment has its own advantage and disadvantages. An investor can also choose the types of investment which suits his needs.

Kirti & satish kumar (2020) the paucity of comprehensive summaries in the extant literature, this systematic review, coupled with bibliometric analysis, endeavours to take a meticulous approach intended at presenting quantitative and qualitative knowledge on the ever-emerging subject of financial literacy.. Citation network, page-rank analysis, co-citation analysis, content analysis and publication trends have been employed to identify influential work, delineate the intellectual structure of the field and identify gaps. Emerging themes identified include financial capability, financial inclusion, gender gap, tax & insurance literacy, and digital financial education. This study will help policy-makers, regulators and academic researchers know the nuts and bolts of financial literacy, and identify the relevant areas that need investigation.

David Mhlanga (2020) This study sought to investigate the impact of AI on digital financial inclusion. Digital financial inclusion is becoming central in the debate on how to ensure that people who are at the lower levels of the pyramid become financially active. Fintech companies are using AI and its various applications to ensure that the goal of digital financial inclusion is realized that is to ensure that low-income earners, the poor, women, youths, small businesses participate in the mainstream financial market. Therefore, it is recommended that financial institutions and non-financial institutions and governments across the world adopt and scale up the use of AI tools and applications as they present benefits in the quest to ensure that the vulnerable groups of people who are not financially active do participate in the formal financial market with minimum challenges and maximum benefits.

Vicki L. Bogan, Christopher C. Geczy, John E. Grable (2020) A research agenda for the next decade We provide an informed discussion about challenges, opportunities and the future of research and practice in the field of financial planning over the next 10 years. As editors of *Financial Planning Review*, using a mix-methods approach and a survey of subject-matter expert views, we outline what we believe are some of the future key themes of financial planning. We also present an overview of the challenges and opportunities facing researchers who are working to build, inform, and expand the financial planning body of literature. Further, we discuss the financial planning-related topics that would benefit most from increased research and study.

Varun Sagar Singal et al. (2019) in this research they tried to identify the factors affecting investment decisions on mutual funds, the impact of behavioural factors on an investor and what are the factors that stop people from investing. Fundamental factors such as past performance, the experience of the fund manager, risk, return, diversification plays a very vital role in the decision-making process of an investor

Omer Berat Sezer (2019) Financial time series forecasting is undoubtedly the top choice of computational intelligence for finance researchers in both academia and the finance industry due to its broad implementation areas and substantial impact. Machine Learning (ML) researchers have created various models, and a vast number of studies have been published accordingly to it. We not only

categorized the studies according to their intended forecasting implementation areas, such as index, forex, and commodity forecasting, we also tried to envision the future of the field by highlighting its possible setbacks and opportunities for the benefit of interested researchers.

Kamini Rai ,Shikha Dua & Miklesh Yadav (2019) Financial literacy is an ability of individual to take considerable decisions in respect of the effective and efficient utilization of money. In present study, authors have presented an association of financial knowledge, financial behaviour and financial attitude towards the financial literacy level among working women in Delhi, India. The sample size of 394 working women from various public and private organizations of Delhi has been incorporated for the research. A structured questionnaire designed on a 5-point Likert scale has been used based on purposive sampling, and the goodness of fit is determined by analysis of moments structures (AMOS) by applying structural equation modeling approach (SEM). The association between three independent variables is investigated applying path analysis for hypothesis testing. The findings revealed that financial attitude and financial behaviour have strong association with financial literacy of working women than financial knowledge.

Baiq Fitri Arianti (2018) analysed and measured whether financial literacy, financial behaviour, and income influence the investment decision of an individual. Data was collected through questionnaires, the sample size was 100 and the techniques used are descriptive statistical analysis, data quality test, classical assumption test, multiple linear regression test, F test, t-test and coefficient of determination. Financial literacy doesn't have significant effect on investment decisions but Income has significant effect on investment decisions.

Satish Kumar, Sweta Tomar, Deepak Verma (2018) the purpose of this paper is to examine the status of the research on women's financial planning for retirement. This paper provides a brief review of the work carried out so far along with a conceptual framework of factors influencing women's retirement financial planning. In addition, it lists significant gaps and recommends avenues for future research. Most of the literature on women's financial planning for retirement indicates a lack of financial management amongst women and their susceptibility to poverty in postretirement years. The majority of the research works in this field have taken place in developed economies. Empirical research with regression-based models

for analysis is the most popular research design. This review also highlights the significant determinants of women's retirement financial planning as identified through literature. These include socio-demographic factors, psychological constructs, financial literacy, economic and circumstantial forces.

Mia A. Benevolenza (2018) Climate change is acknowledged as being a crucial determinant of public health. The United States is experiencing an increase in the frequency and intensity of natural disasters as a result of climate change activity, influencing the ways federal, state, and local governments are addressing the growing issue. Individuals who are vulnerable to the effects of extreme weather, namely the poor, the elderly/disabled, children, prisoners, and substance abusers have experienced heightened levels of mental, emotional, and bodily stress due to natural disaster exposure. It is imperative that clinicians and policy makers confront the issue of climate change and natural disasters, developing relief efforts and preventative measures to secure the well-being of underserved groups who may not have many resources at their disposal.

Mahalakshmi Kumar and Rajesh Mankani (2017) research whether working women are aware of various investment options available with special reference to Mumbai city. Primary data was collected through a structured questionnaire and a descriptive cross-sectional design was adopted. Education helps women to become aware of the need to earn, save and invest. It increases their ability to understand various investment avenues, their pros, and cons and help them to make the right investment decisions to achieve their investment goals. It empowers them to obtain financial independence which in turn can give them empowerment in other areas as well. Education gives women confidence and the ability to understand the importance and need for making decisions regarding investment for attaining their financial goals. This motivates them to collect information about various investment avenues so that they can maximize returns with minimum risk

Robert S. Stawski, Douglas A. Hershey (2017) Retirement counsellors, financial service professionals, and retirement intervention specialists routinely emphasize the importance of developing clear goals for the future; however, few empirical studies have focused on the benefits of retirement goal setting. In the present study, the extent to which goal clarity and financial planning activities predict retirement

savings practices was examined among 100 working adults. Path analysis techniques were used to test two competing models, both of which were designed to predict savings contributions. The results of this study have implications for the development of age-based models of planning, as well as implications for retirement counsellors and financial planners who advise workers on long-term saving strategies.

Dirk Brounen, Kees G. Koedijk, Rachel A.J. Pownall (2016) Greater personal responsibility toward financial decision-making is being advocated on a global basis. Individuals and households are encouraged to take a more active approach to personal finance. In this paper, we examine behavioral factors, which lead households toward savings and financial planning across a panel of 1253 Dutch households. In line with the available literature, we find that an individual's propensity to save decreases with age and is higher among the financial literate. Moreover, we find that saving behavior varies across generations, and is significantly dominant among baby boomers. This generation effect, however, weakens once we account for more individual specifics. Our results offer evidence for parental influence, and for the effects of the psychological and behavioral metrics of numeracy, self-efficacy, locus of control and future orientation. A good understanding of these personality variables helps to explain why some take financial responsibility while others do not.

Fachrudin K.R., Fachrudin K.A (2016) research worked towards determining the domination of education, experience and financial literacy on investment decisions by individual investors in the city of Medan. This study used a questionnaire to collect data and the sample consisted of 250 respondents. Data were analysed using descriptive statistical analysis and Structural Equation Modelling. The results showed that investors with undergraduate degrees are 46.80%. 36.00% of the investor has a maximum of 3 years of investing experience in the stock market. No significant relationship between education and investment. Financial literacy is found to build up the links between education and experience toward investment decisions. The implication is that financial literacy is vital for the right investment decision.

Uddin. A (2016) this paper is based on the study to find out the motivating factor to invest in a systematic investment plan and the problem in this scheme. The

sample size is 100 respondents who are a SIP account holder in Gandhinagar city in Gujarat and have been taken for the purpose of the study. Data have been collected from primary sources using the questionnaire method. Collected data were analysed using various statistical tools. Results of the study found that for higher returns with low risk the investor motivates to invest in a systematic investment plan on the other hand knowledge and the operational platform is one of the main barriers that investor is facing of the scheme.

Laxman Prasad et al. (2015) the objective of their study was to understand investor attitude towards investment option selection and to identify what all factors affect the investor attitude towards investment option selection with special reference to sip. Before investing investor should do proper research about the risk involved in the investment or it is better to take suggestions from the asset management company before investment.

Sumit Agarwal (2015) study we report findings about financial literacy and financial planning behaviour based on a financial advisory program in India. We evaluate survey responses to three standard questions previously used to measure financial literacy. We then break down the data across particular demographic and socioeconomic groups and compare responses. Finally, we examine the investment behaviour, liability choice, risk tolerance and insurance usage of program participants. We find that the vast majority of respondents appear to be financially literate based on their answers to questions concerning interest rates (numeracy), inflation, and risk/diversification. However, we do find variation across demographic and socioeconomic groups. We are also able to obtain additional information about the financial tendencies of the program participants (including risk tolerance, investment preferences, investment goals, etc.) and to relate those tendencies to financial literacy.

Sindhu K. P (2014) The objective of this research paper was to establish the influence of risk perception of individual investors on their investment decisions in mutual funds. The risk perception of investors is an important factor that influences investment. This study based on the review of literature and discussions with experts in the field, identified the factors influencing the risk perception of the investor.

Puneet Bhusan (2014) assessed the financial literacy level of salaried individuals

affect their investment preferences towards financial products. Primary data had done to collect data using a non-disguised structured questionnaire. Multistage sampling method used in collecting data. There are total of twelve districts in Himachal Pradesh. Out of these three districts namely Shimla, Solan and Kangra were selected randomly (first stage). Measure the level of financial literacy of the respondents using OECD approach in the study. Financial literacy of an individual affects its awareness regarding financial products and investment preferences. Due to low financial literacy individuals prefer traditional financial products.

Ashly Lynn Joseph and M. Prakash (2014). They have revealed in their paper 'A Study on Preferred Investment avenues Among the People and the Factors Considered for Investment', that to have an insight into different investment avenues available and to understand the preferred investment avenue among the people of Bangalore City. In the present day world, new financial products are available. It has become difficult and confusing to choose the best options due to lack of proper financial knowledge to the common man to decide the factors which are considered for making sound investment decisions. It is further analysed that investors are not much aware about investment in stock exchange and equity and are more inclined towards traditional investments like bank deposits, insurance, post office savings etc. Awareness programs should be introduced by the government and stock broking firms to make people aware about investment options with their merits and demerits so right decisions are taken for their personal finance.

Devi and Chitra (2014) have revealed in their study, 'A Study on Salaried Employees Behaviour towards Domestic Savings and Investment in Rasipuram Town', that the investment is made by different categories of investors keeping in mind period of investment avenues, investment decisions taken and level of satisfaction of investors. The data was analysed with the help of Chi-Square test and F-Test. It was further concluded that investing has been an activity of rich and business class but today it has become a routine course for every individual. Moreover, increase in working population, larger family incomes, provisions for tax incentives, availability of large and attractive investment avenues, etc also paves a way for saving and investment.

3.1 RESEARCH METHODOLOGY

A research design samples the framework of a study or research and acts as a guide in the collection and analysis of data. It is the blue that is followed, for the completion of the study. It is overall operational patterns, which governs the collection of data from the required source, and the procedure used. A good research design must be economical and must be objective.

Research in common parlance refers to a research for knowledge; one can also define research as a scientific and systematic search for pertinent information on a specific topic.

According to Clifford woody “research comprises defining and redefining problems, formulating hypothesis or suggested solution, collecting, organizing and evaluating data, making decision and reaching conclusion, and at last carefully testing the conclusion to determine whether they fit the formulating hypothesis”.

3.2 RESEARCH DESIGN

Research design is a plan to carry out the study in an orderly and systematic manner. The research design may be exploratory, descriptive or experimental. For the present study descriptive research design is adopted.

DESCRIPTIVE RESEARCH

Descriptive research includes surveys and facts finding enquiries of the different kinds. The major purpose of the descriptive research of the state of affairs, as it exists at present. In social science and business research, we quite often use the term export factor research for descriptive research studies. The main characteristics of this method are that researcher has no control over the variable; he can only report what has happened or what is happening. In descriptive research design the research must be able to design clearly, what he want to measure and must find adequate methods for measuring it along with clean cut definition of population, researcher wants to study, since the aim is to be obtain complete and accurate information in the studies. In descriptive study, the

researcher takes out samples and then wishes to make statements about the population on the basis of sample analysis.

3.3 SAMPLING TECHNIQUE

A sample design is a definite plan for obtaining a sample from a given population. It refers to the technique or the procedure, the researcher would adopt in selecting item for the sample. Sample design may as well lay down the number of item to be included in the sample I, e the sample. Ad is determined before data are collected. The design chosen should be reliable and appreciate for the research study, in this study convenience sampling technique to be used.

CONVENIENCE SAMPLING

It involves picking any available set of respondents which is convenient for the researcher to use. It involves picking any available set of respondents which is convenient for the researcherto use a convenience sample is one of the main type of non profitability sampling method. A convenience sample is made up of the people who are easy to reach

3.4 SAMPLE SIZE

Total population size is 1000 employees which is the whole population for the company. The sample size is taken for this study is 120 employees.

TARGET RESPONDENTS

The targeted respondents are the employees associated with the company as the study was to understand more about the importance and need of employees.

3.5 PERIOD OF THE STUDY

This Study was done for the period of 3 Months (Jan 2023 – March 2023)

3.6 SOURCE OF DATA

For achieving specific objectives of this study, data were gathered from both primary and secondary sources

PRIMARY SOURCES

Primary source of data is obtained by the researcher directly from the respondent which has not been collected previously. Primary research consists of a collection of original primary data collected by the researcher. Primary data are first hand information collected through various methods such as observation and interviewing. The primary data was collected through direct conversation with the respective officer to the departments, face to face conversation with the employees, employees' opinion collected through questions.

SECONDARY SOURCES

Secondary data is data collected and possibly processed by people other than researcher in question. Such data are cheaper and more quickly obtainable than primary data and also may be available when primary data cannot be obtained at all. In this study, secondary data has been collected from various records of the company, websites of the company, different newsletters, journals, magazines and websites. **RESEARCH INSTRUMENT** The instrument used for the study is questionnaire. Questionnaire is widely used and an important method to collect primary data for any research program. Data collection through questionnaire is quite popular,

particularly in case of big enquiries. Each questionnaire was given to an individual through goggle form and humbly request to fill it. The objective of the study was kept in mind while setting up the questionnaire

PILOT STUDY

A pilot study is a small scale preliminary study conducted in order to valuate feasibility, time, cost, adverse event size in an attempt to predict an appropriate sample size and improve upon the study design prior to performance of a full-scale research subject.

3.7 ANALYTICAL TOOLS

The data after collection has been processed and analyzed in accordance with the outline laid down for the purpose at the time of developing the research plan. The statistical tools used for the analysis areas follows.

- Anova
- T-test

ANOVA

Analysis of variance (ANOVA) is a collection of statistical models used to analyze the differences among group means and their associated procedures, developed by statistician and evolutionary biologist Ronald Fisher.

T- TEST

T-test is based on t-distribution and is considered an appropriate test for judging the significance of a sample mean or for judging the significant of difference between the mean of two samples in case of small samples when population variance is not known. In case of two samples are related, we use paired t-test for judging the significance of the coefficient of simple and partial co-relations. The relevant test statistics, t , is calculated from the sample data and then compare with its probable value based on t distribution at a specified level of significance for concerning degrees of freedom for accepting or rejecting the null-hypothesis. It may be noted that t-test applies only in case of small sample when population variance is

4.1 DESCRIPTIVE ANALYSIS

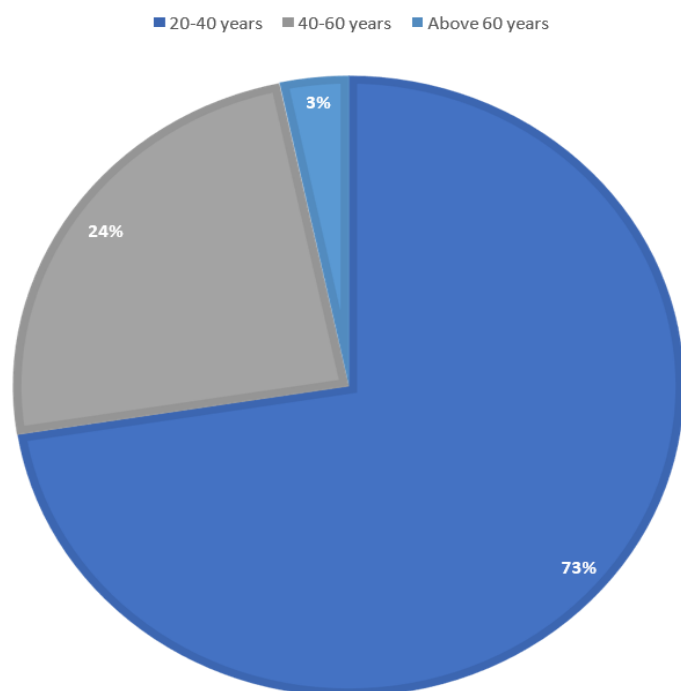
TABLE 4.1.1

TABLE SHOWING AGE OF RESPONDENTS

Age	Frequency	Percentage
20-40 years	87	72.5%
40-60 years	29	24.2%
Above 60 years	4	3.3%
Total	120	100%

CHART 4.1.1

CHART SHOWING AGE OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 73% of the respondents are 20-40 years, 24% are 40-60 years and 3% are respondents Above 60 years.

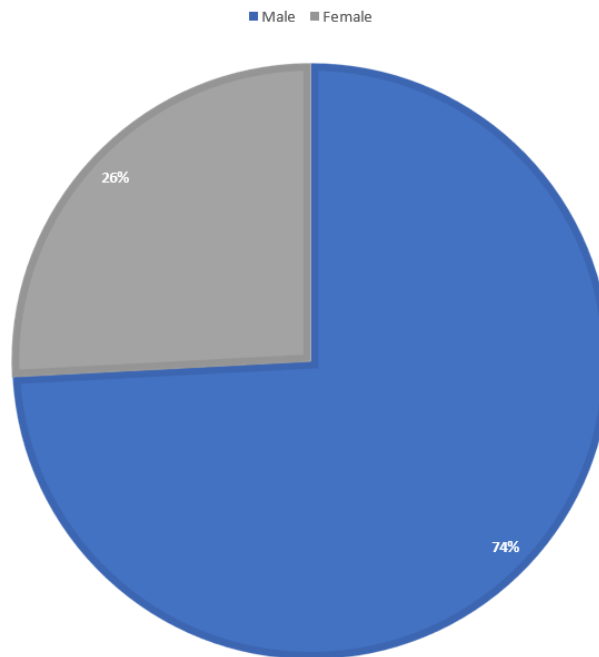
TABLE 4.1.2

TABLE SHOWING GENDER OF RESPONDENTS

Gender	Frequency	Percentage
Male	89	74.2%
Female	31	25.8%
Total	120	100%

CHART 4.1.2

CHART SHOWING GENDER OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 74% of the respondents are male and 26% are female.

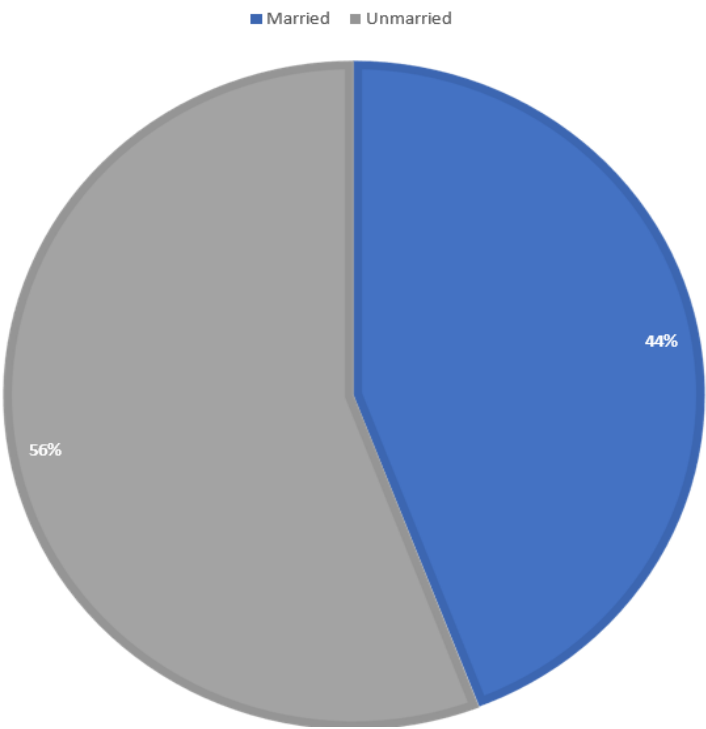
TABLE 4.1.3

TABLE SHOWING MARITAL STATUS OF RESPONDENTS

Marital status	Frequency	Percentage
Married	53	44.2%
Unmarried	67	55.8%
Total	120	100%

CHART 4.1.3

CHART SHOWING MARITAL STATUS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are unmarried, 44% are married.

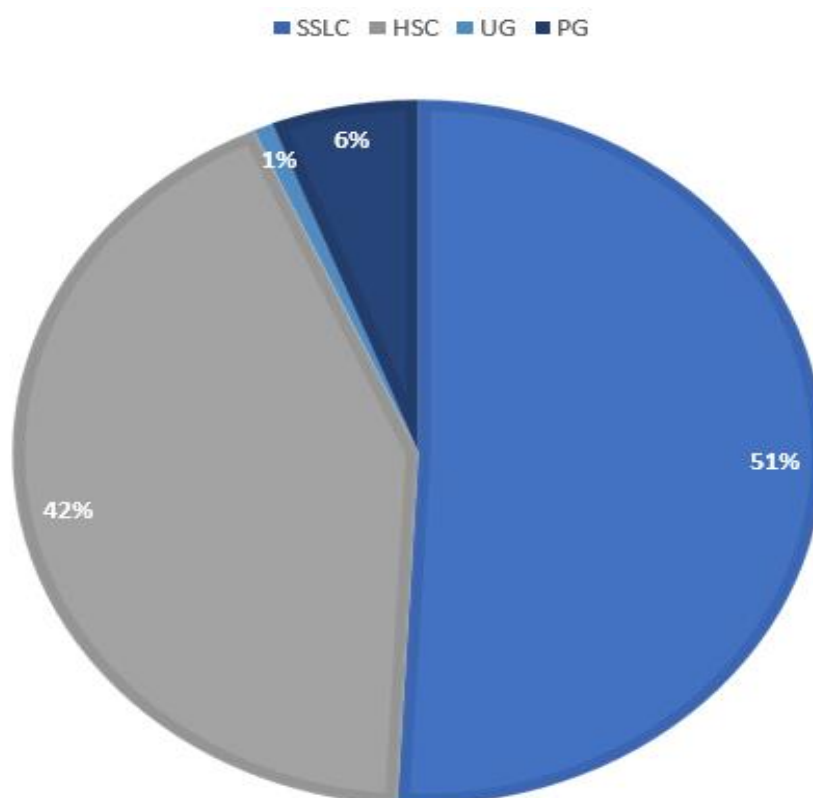
TABLE 4.1.4

TABLE SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS

Educational qualification	Frequency	Percentage
SSLC	61	50.8%
HSC	51	42.5%
UG	1	0.8%
PG	7	5.8%
Total	120	100%

CHART 4.1.4

CHART SHOWING EDUCATIONAL QUALIFICATION OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 51% of the respondents are SSLC, 42% are HSC, 6% are PG and 1% are UG.

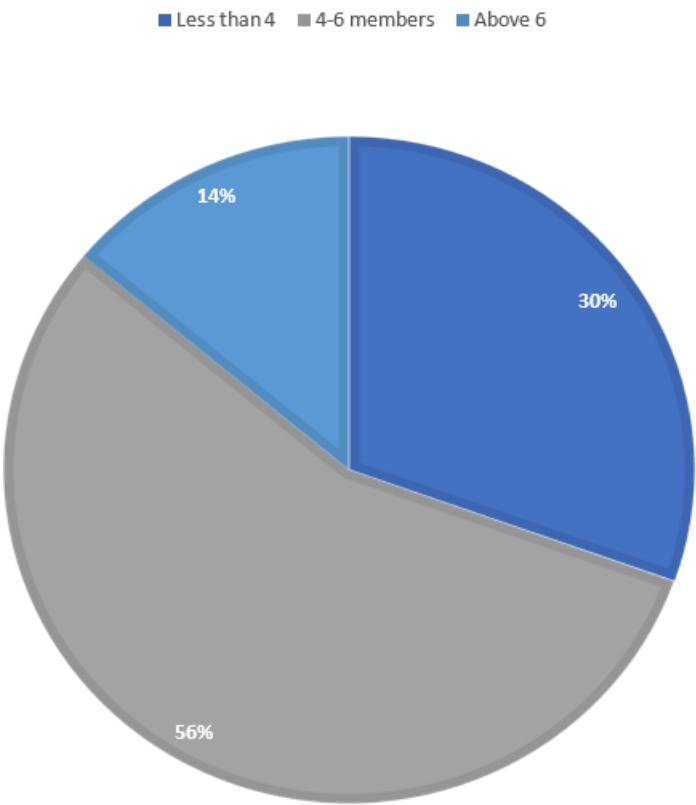
TABLE 4.1.5

TABLE SHOWING FAMILY SIZE OF RESPONDENTS

Family size	Frequency	Percentage
Less than 4	35	29.2%
4-6 members	64	53.3%
Above 6	16	13.3%
Total	120	100%

CHART 4.1.5

CHART SHOWING FAMILY SIZE OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are 4-6 members, 30% are Less than 4 and 14% are Above 6.

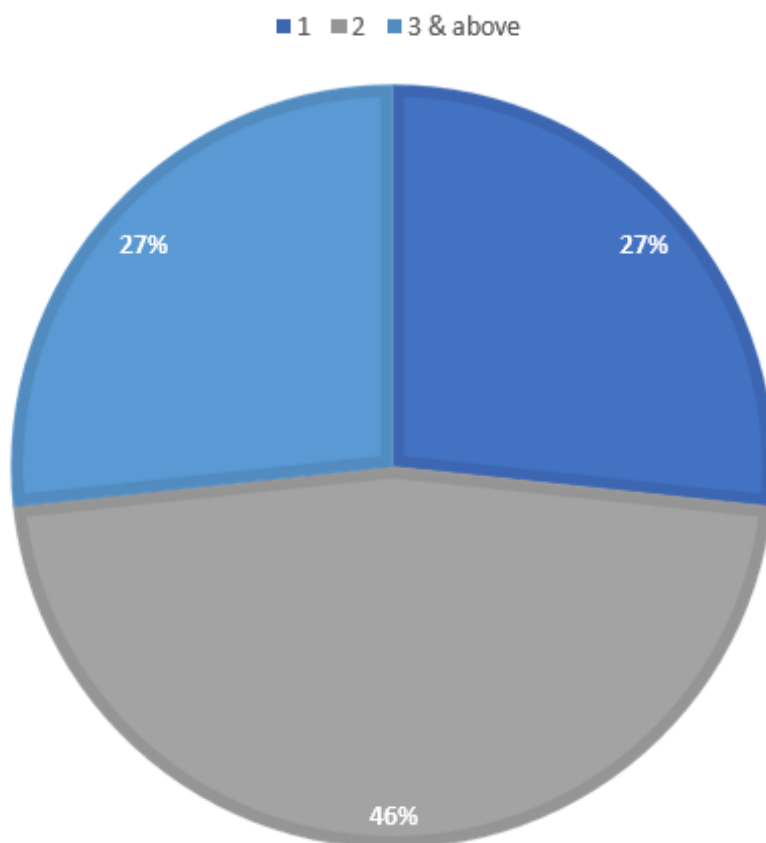
TABLE 4.1.6

TABLE SHOWING NO OF EARNING MEMBERS OF RESPONDENTS

No. of earning members	Frequency	Percentage
1	32	26.7%
2	56	46.7%
3 & above	32	26.7%
Total	120	100%

CHART 4.1.6

CHART SHOWING NO OF EARNING MEMBERS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 46% of the respondents are 2, 27% are 1 and 27% are 3 & above.

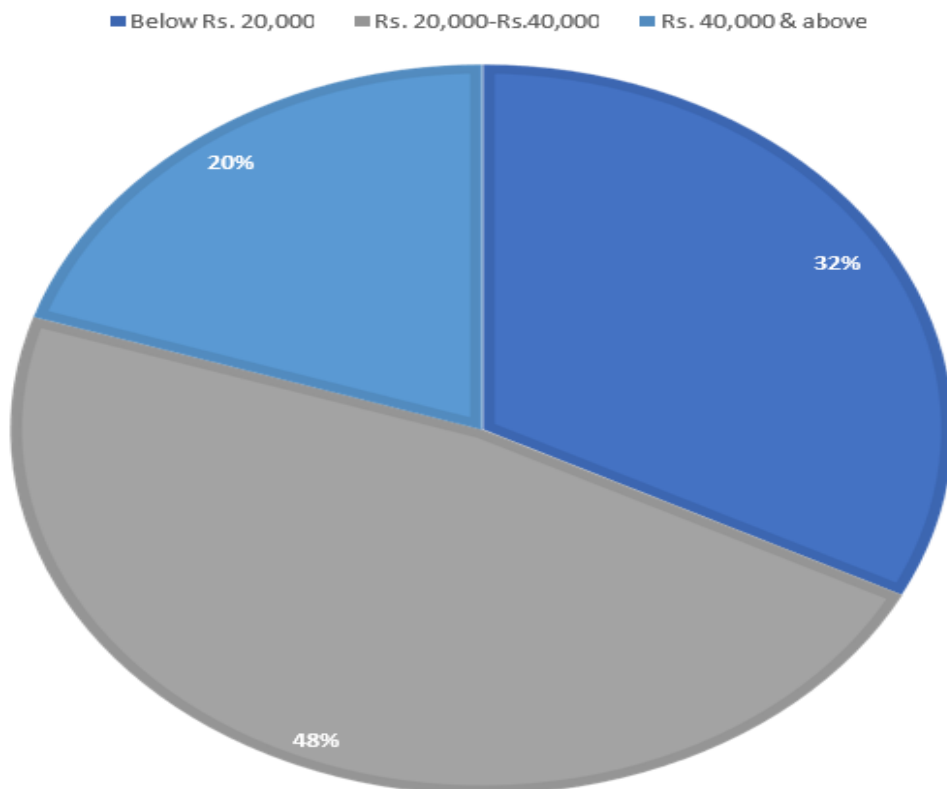
TABLE 4.1.7

TABLE SHOWING MONTHLY INCOME OF RESPONDENTS

Monthly income	Frequency	Percentage
Below Rs. 20,000	39	32.5%
Rs. 20,000-Rs.40,000	57	47.5%
Rs. 40,000 & above	24	20%
Total	120	100%

CHART 4.1.7

CHART SHOWING MONTHLY INCOME OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 48% of the respondents are Rs. 20,000-Rs.40,000, 32% are Below Rs. 20,000 and 20% are Rs. 40,000 & above.

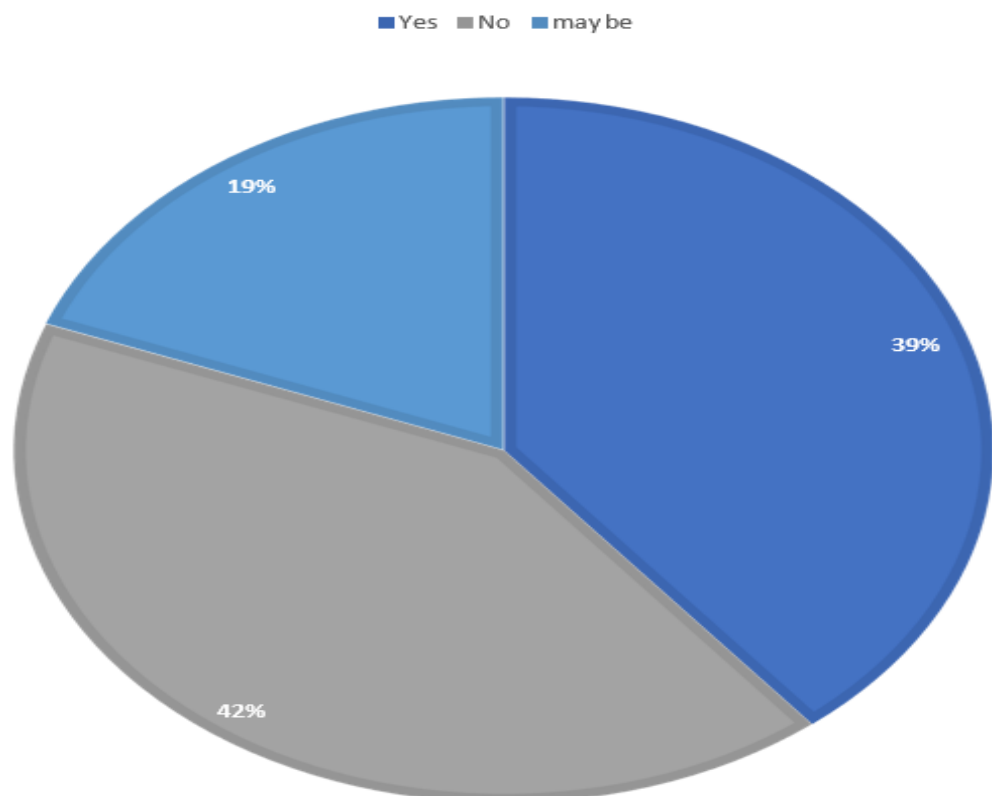
TABLE 4.1.8

TABLE SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS

Do you invest your savings	Frequency	Percentage
Yes	47	39.2%
No	50	41.7%
May be	23	19.2%
Total	120	100%

CHART 4.1.8

CHART SHOWING DO YOU INVEST YOUR SAVINGS OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are No, 39% are Yes and 19% are May be.

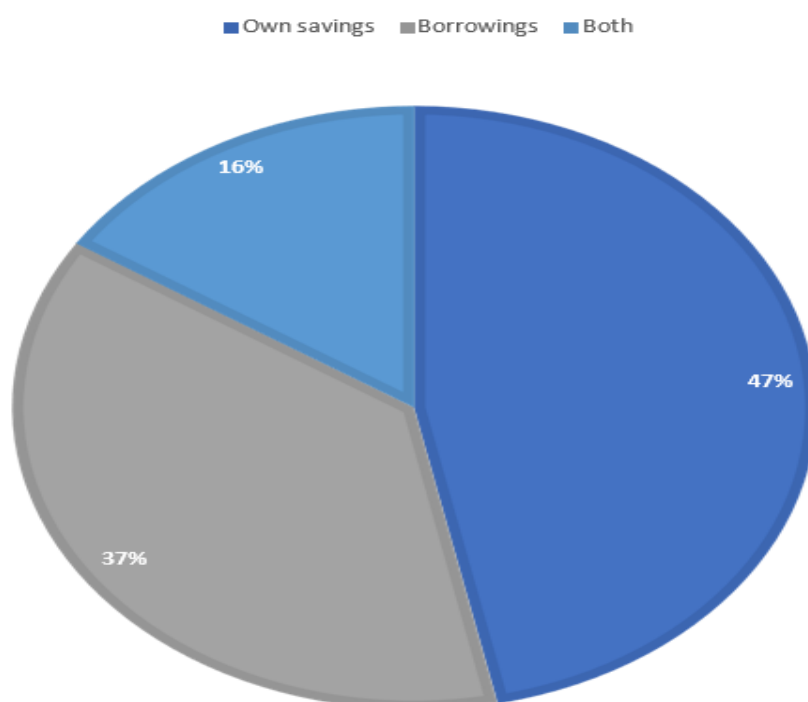
TABLE 4.1.9

**TABLE SHOWING STATE THE SOURCE OF INVESTMENT OF
RESPONDENTS**

State the source of investment	Frequency	Percentage
Own savings	56	46.7%
Borrowings	45	37.5%
Both	19	15.8%
Total	120	100%

CHART 4.1.9

**CHART SHOWING STATE THE SOURCE OF INVESTMENT OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Own savings, 37% are Borrowings and 16% are Both.

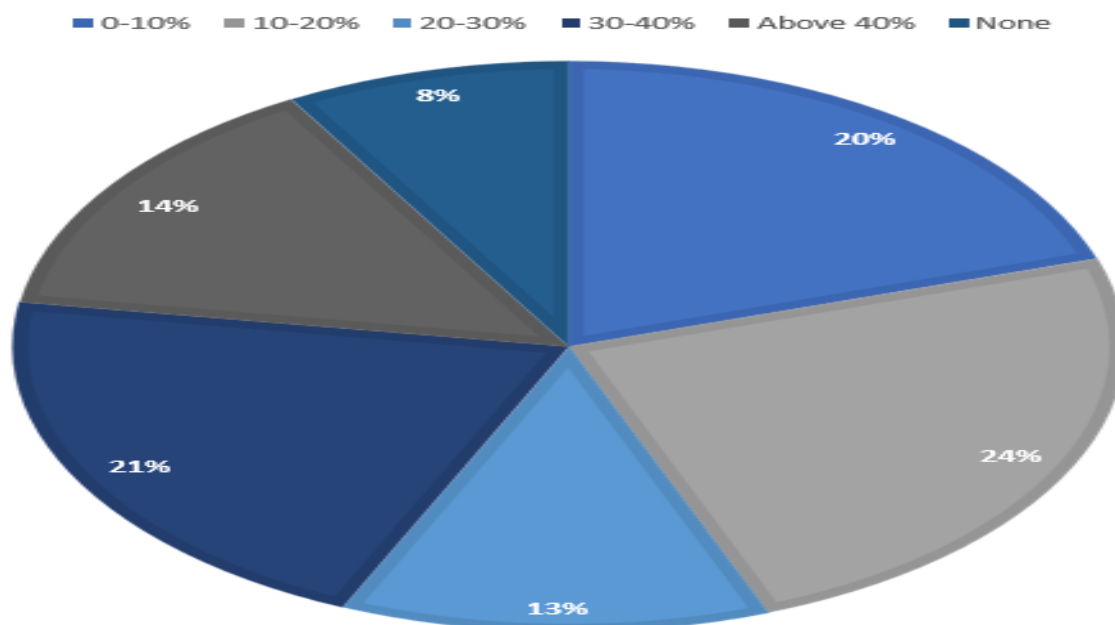
TABLE 4.1.10

**TABLE SHOWING HOW MUCH OF YOUR INCOME IS INVESTED
ANNUALLY OF RESPONDENTS**

How much of your income is invested annually?	Frequency	Percentage
0-10%	24	20%
10-20%	29	24.2%
20-30%	15	12.5%
30-40%	25	20.8%
Above 40%	17	14.2%
None	10	8.3%
Total	120	100%

CHART 4.1.10

**CHART SHOWING HOW MUCH OF YOUR INCOME IS INVESTED
ANNUALLY OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 24% of the respondents are 10-20%, 21% are 30-40%, 20% are 0-10%, 14% are Above 40% and 8% are None.

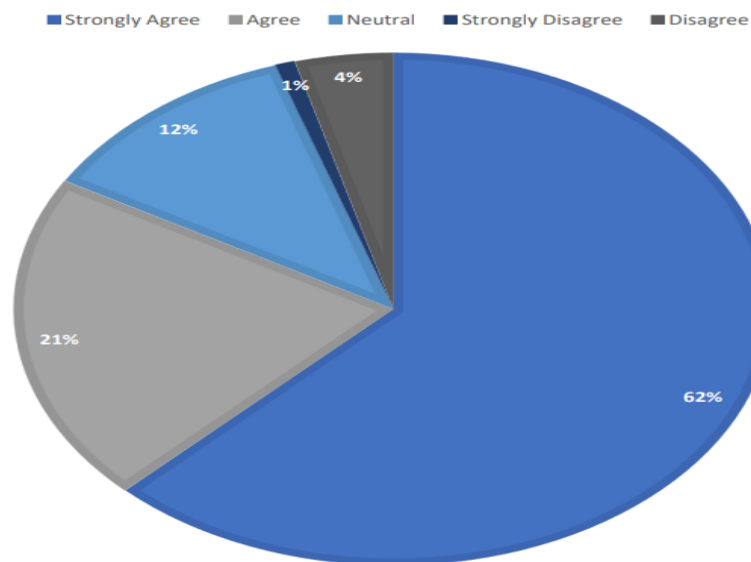
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY)
OF RESPONDENTS**

Objective of your investment? (Safety)	Frequency	Percentage
Strongly Agree	75	62.5%
Agree	25	20.8%
Neutral	14	11.7%
Strongly Disagree	1	0.8%
Disagree	5	4.2%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SAFETY)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 62% of the respondents are Strongly Agree, 21% are Agree, 12% are Neutral, 4% are Disagree and 1% are Strongly Disagree.

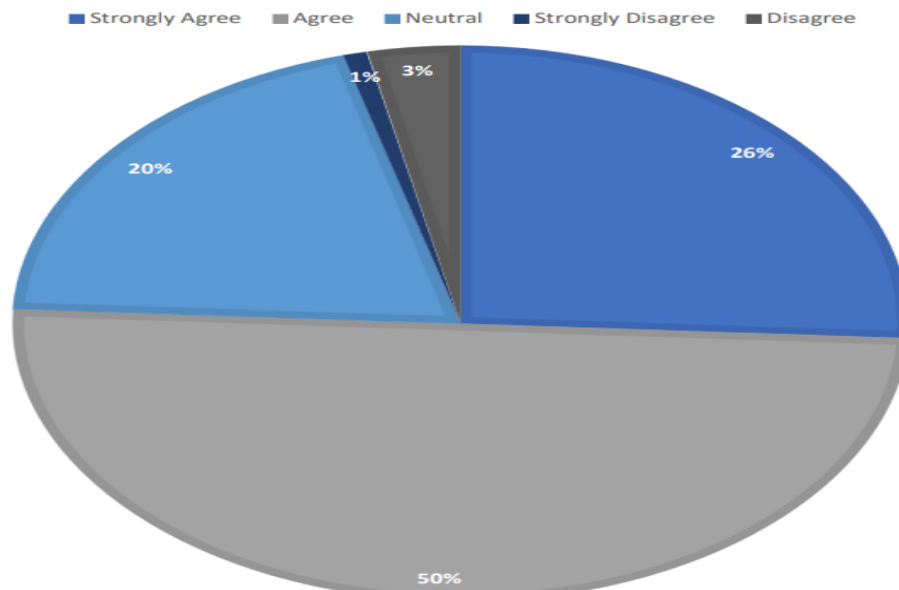
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY)
OF RESPONDENTS**

Liquidity	Frequency	Percentage
Strongly Agree	31	25.8%
Agree	60	50%
Neutral	24	20%
Strongly Disagree	1	0.8%
Disagree	4	3.3%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LIQUIDITY)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 50% of the respondents are Agree, 26% are Strongly Agree, 20% are Neutral, 3% are Disagree and 1% are Strongly Disagree.

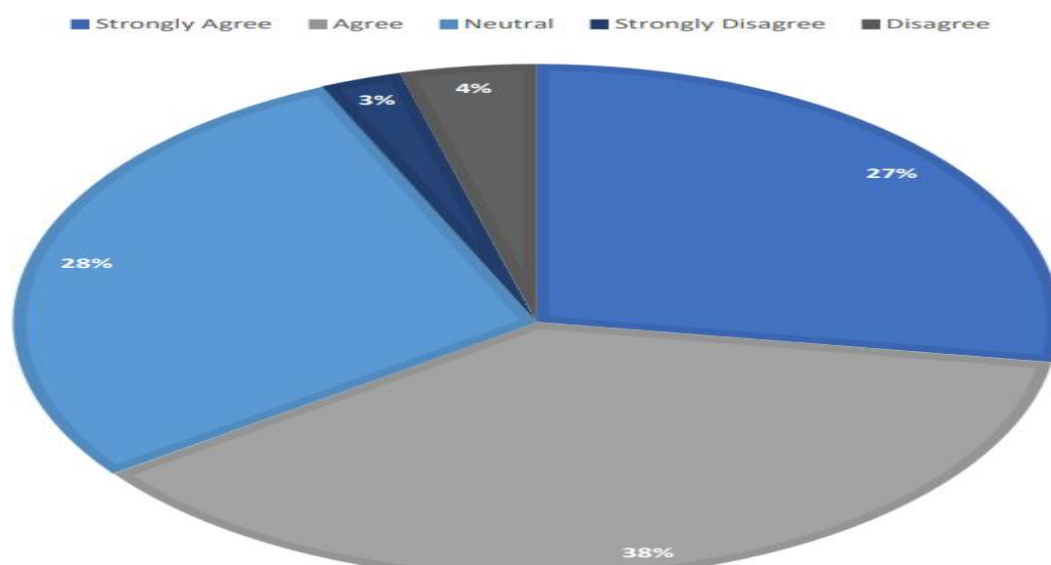
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN)
OF RESPONDENTS**

High return	Frequency	Percentage
Strongly Agree	33	27.5%
Agree	45	37.5%
Neutral	34	28.3%
Strongly Disagree	3	2.5%
Disagree	5	4.2%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (HIGH RETURN)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 38% of the respondents are Agree, 28% are Neutral, 27% are Strongly Agree, 4% are Disagree and 3% are Strongly Disagree.

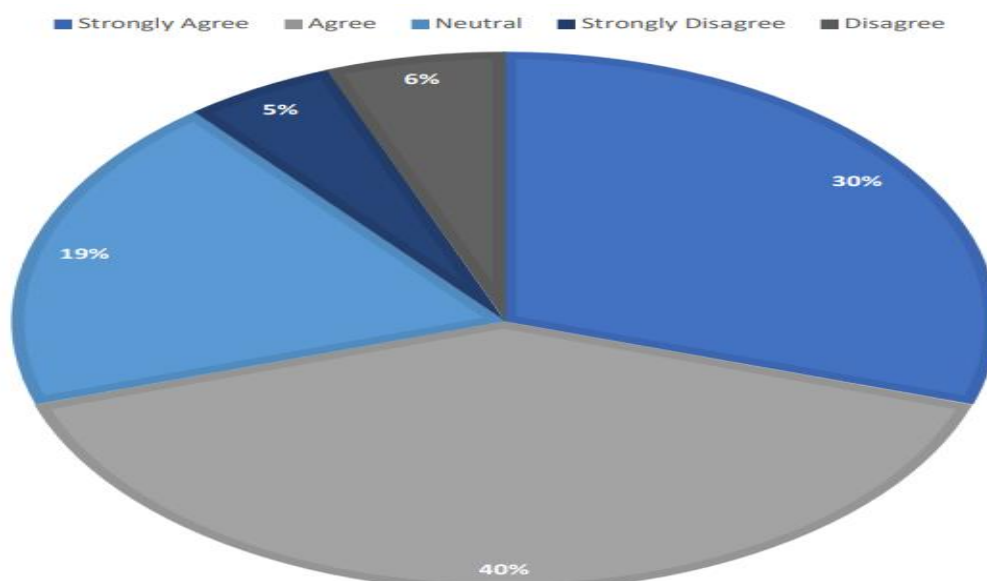
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED)
OF RESPONDENTS**

Risk covered	Frequency	Percentage
Strongly Agree	36	30%
Agree	48	40%
Neutral	23	19.2%
Strongly Disagree	6	5%
Disagree	7	5.8%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (RISK COVERED)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 40% of the respondents are Agree, 30% are Strongly Agree, 19% are Neutral, 6% are Disagree and 5% are Strongly Disagree.

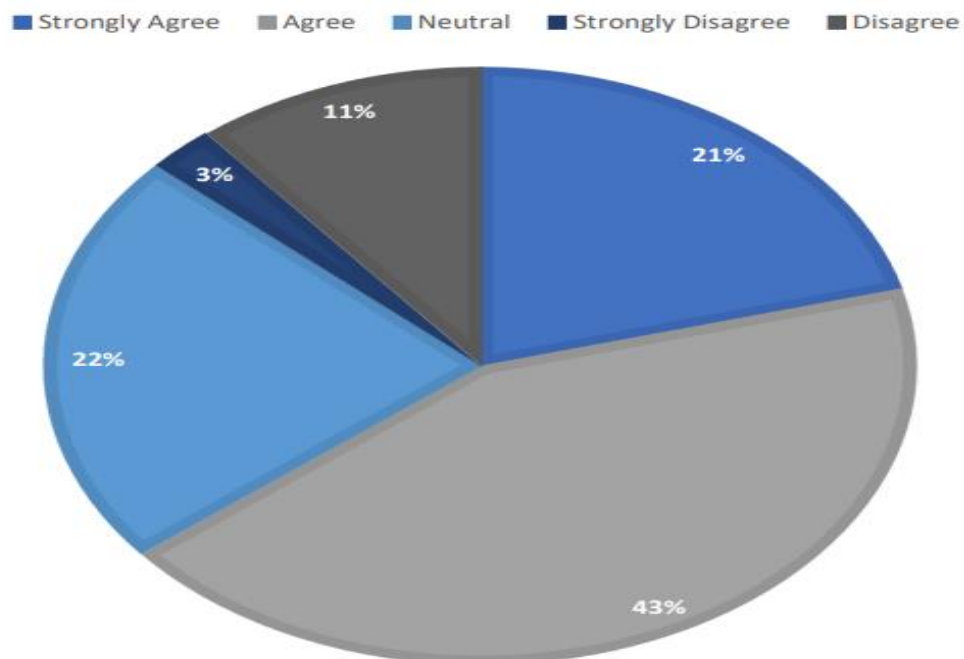
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT)
OFRESPONDENTS**

Tax benefit	Frequency	Percentage
Strongly Agree	25	20.8%
Agree	52	43.3%
Neutral	27	22.5%
Strongly Disagree	3	2.5%
Disagree	13	10.8%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (TAX BEBEFIT) OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 43% of the respondents are Agree, 22% are Neutral, 21% are Strongly Agree, 11% are Disagree and 3% are Strongly Disagree.

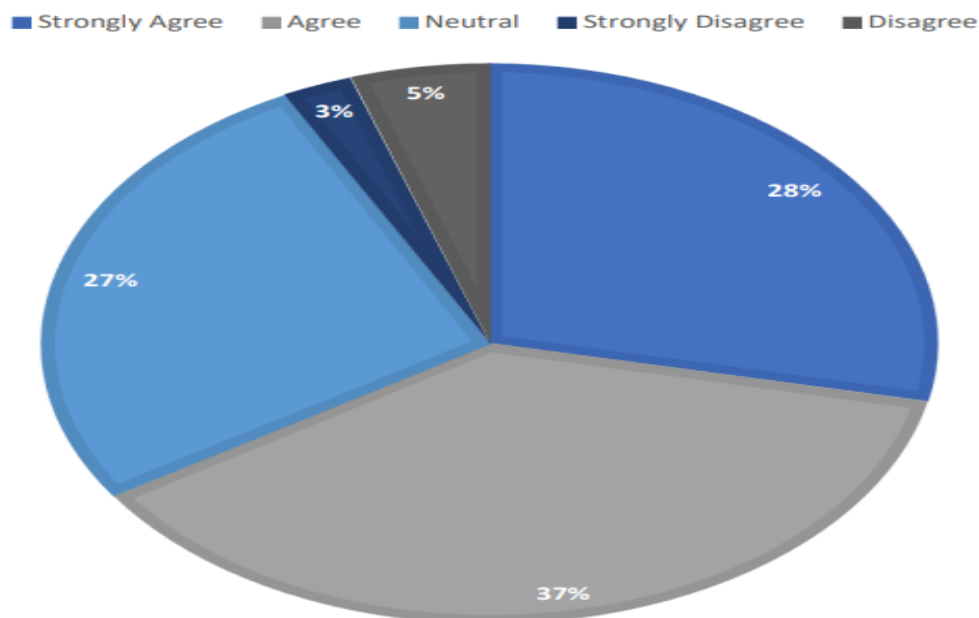
TABLE 4.1.11

**TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT
(RETIREMENTPLANS) OF RESPONDENTS**

Retirement plans	Frequency	Percentage
Strongly Agree	34	28.3%
Agree	45	37.5%
Neutral	32	26.7%
Strongly Disagree	3	2.5%
Disagree	6	5%
Total	120	100%

CHART 4.1.11

**CHART SHOWING OBJECTIVE OF YOUR INVESTMENT
(RETIREMENTPLANS) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 37% of the respondents are Agree, 28% are Strongly Agree, 27% are Neutral, 5% are Disagree and 3% are Strongly Disagree.

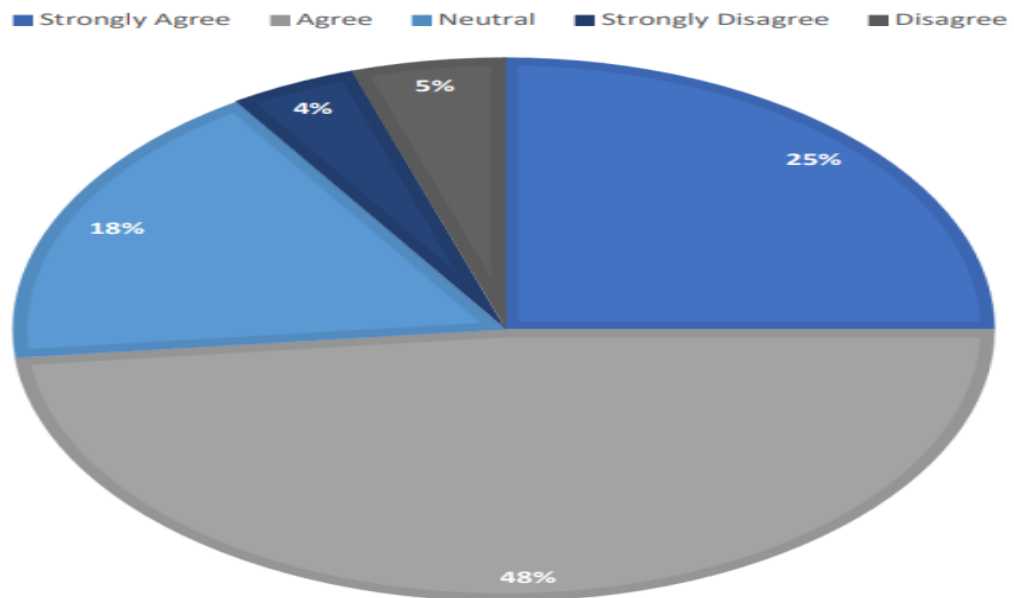
TABLE 4.1.11

TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS)OF RESPONDENTS

Long term goals	Frequency	Percentage
Strongly Agree	30	25%
Agree	58	48.3%
Neutral	21	17.5%
Strongly Disagree	5	4.2%
Disagree	6	5%
Total	120	100%

CHART 4.1.11

CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (LONG TERM GOALS)OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 48% of the respondents are Agree, 25% are Strongly Agree, 18% are Neutral, 5% are Disagree and 3% are Strongly Disagree.

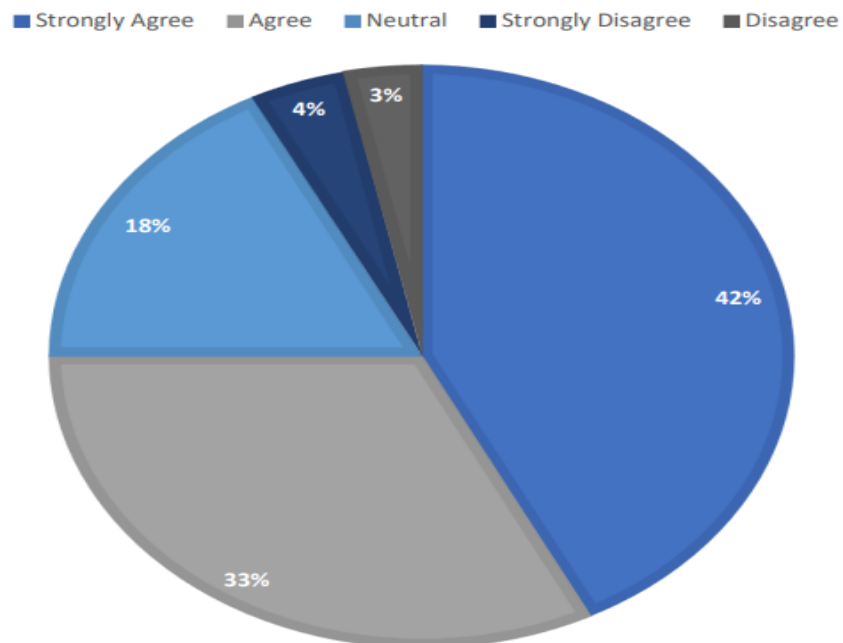
TABLE 4.1.11

TABLE SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS

Short term goals	Frequency	Percentage
Strongly Agree	51	42.5%
Agree	39	32.5%
Neutral	21	17.5%
Strongly Disagree	5	4.2%
Disagree	4	3.3%
Total	120	100%

CHART 4.1.11

CHART SHOWING OBJECTIVE OF YOUR INVESTMENT (SHORT TERM GOALS) OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are Strongly Agree, 33% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.

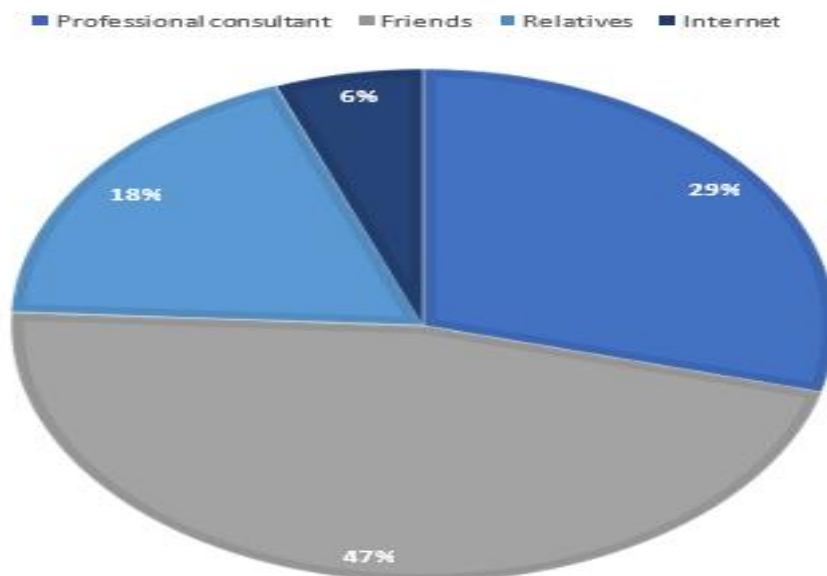
TABLE 4.1.12

**TABLE SHOWING WHERE DO YOU GET YOUR INVESTMENT
INFORMATION OF RESPONDENTS**

Where do you get your investment information?	Frequency	Percentage
Professional consultant	35	29.2%
Friends	56	46.7%
Relatives	22	18.3%
Internet	7	5.8%
Total	120	100%

CHART 4.1.12

**CHART SHOWING WHERE DO YOU GET YOUR INVESTMENT
INFORMATION OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Friends, 29% are Professional consultant, 18% are Relatives and 6% are Internet.

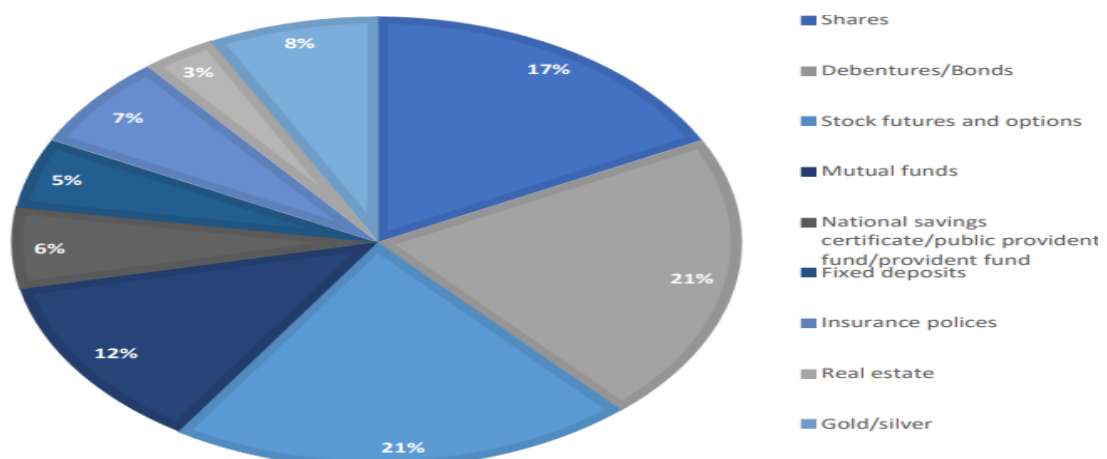
TABLE 4.1.13

**TABLE SHOWING STATE THE VARIOUS INVESTMENTS IN
YOURPORTFOLIO OF RESPONDENTS**

State the various investments in yourportfolio	Frequency	Percentage
Shares	21	17.5%
Debentures/Bonds	25	20.8%
Stock futures and options	25	20.8%
Mutual funds	15	12.5%
National savings certificate/public providentfund/provident fund	7	5.8%
Fixed deposits	6	5%
Insurance polices	8	6.7%
Real estate	4	3.3%
Gold/silver	9	7.5%
Total	120	100%

CHART 4.1.13

**CHART SHOWING STATE THE VARIOUS INVESTMENTS IN
YOURPORTFOLIO OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 21% of the respondents are Debentures/Bonds, 21%are Stock futures and options, 17% are Shares, 12% are Mutual funds, 8% are Gold/silver, 7%are Insurance polices, 6% are National savings certificate/public provident fund/provident fund, 5% are Fixed deposits and 3% are Real estate.

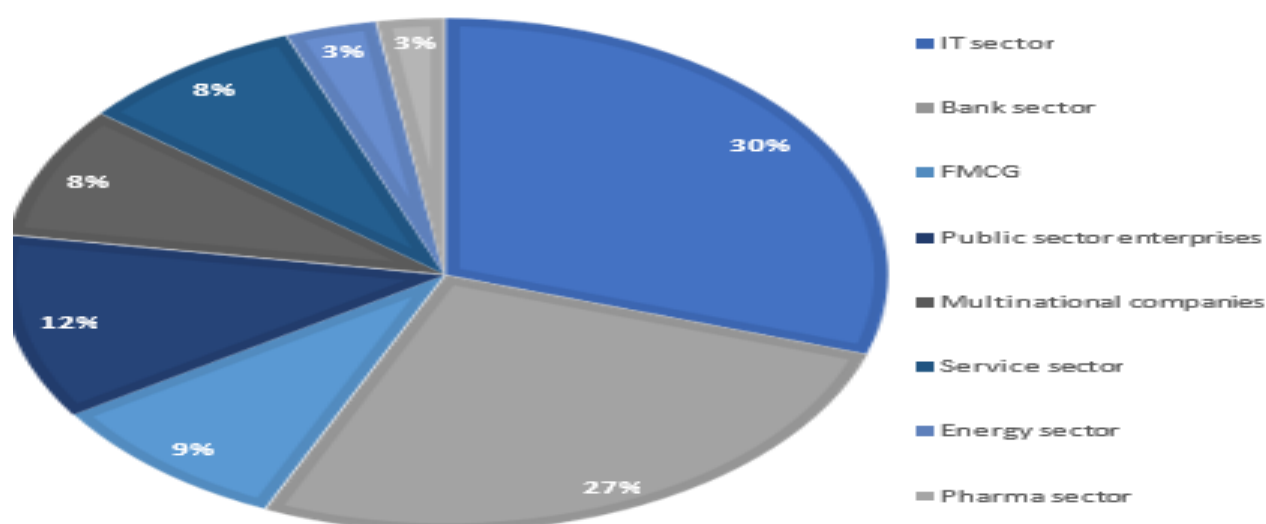
TABLE 4.1.14

**TABLE SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE
OF RESPONDENTS**

State the various sectored stocks you have	Frequency	Percentage
IT sector	36	30%
Bank sector	32	26.7%
FMCG	11	9.2%
Public sector enterprises	14	11.7%
Multinational companies	10	8.3%
Service sector	10	8.3%
Energy sector	4	3.3%
Pharma sector	3	2.5%
Total	120	100%

CHART 4.1.14

**CHART SHOWING STATE THE VARIOUS SECTORED STOCKS YOU HAVE
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 30% of the respondents are IT sector, 27% are Bank sector, 12% are Public sector enterprises, 9% are FMCG, 8% are Multinational companies, 8% are Service sector, 3% are Energy sector and 3% are Pharma sector.

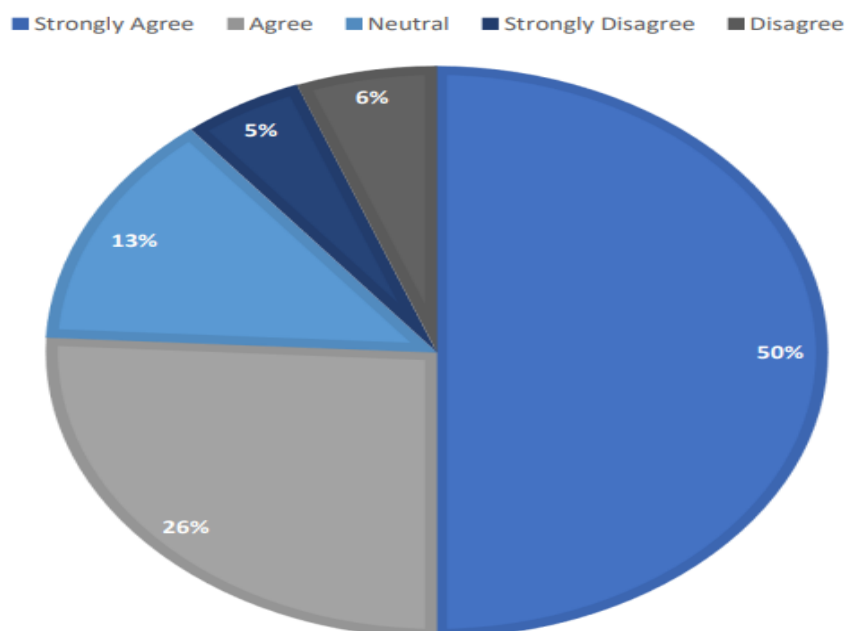
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (LONG TERM INVESTOR)
OF RESPONDENTS**

Category of investment (Long term investor)	Frequency	Percentage
Strongly Agree	60	50%
Agree	31	25.8%
Neutral	16	13.3%
Strongly Disagree	6	5%
Disagree	7	5.8%
Total	120	100%

CHART4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (LONG TERM
INVESTOR) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 50% of the respondents are Strongly Agree, 26% are Agree, 13% are Neutral, 6% are Disagree and 5% are Strongly Disagree.

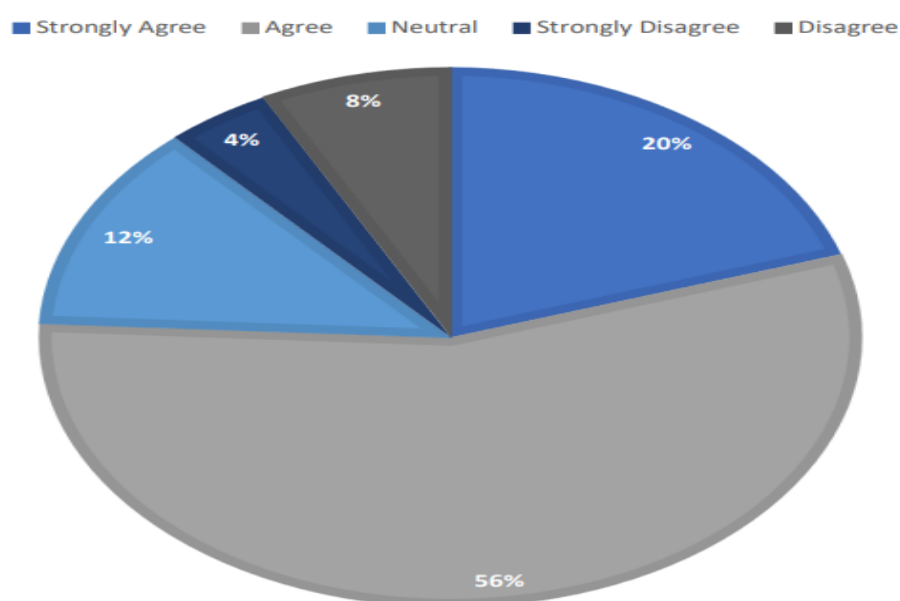
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (DAY TRADER)
OF RESPONDENTS**

Day trader	Frequency	Percentage
Strongly Agree	24	20%
Agree	67	55.8%
Neutral	15	12.5%
Strongly Disagree	5	4.2%
Disagree	9	5
Total	120	100

CHART 4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (DAY TRADER)
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 56% of the respondents are Agree, 20% are Strongly Agree, 12% are Neutral, 8% are Disagree and 4% are Strongly Disagree.

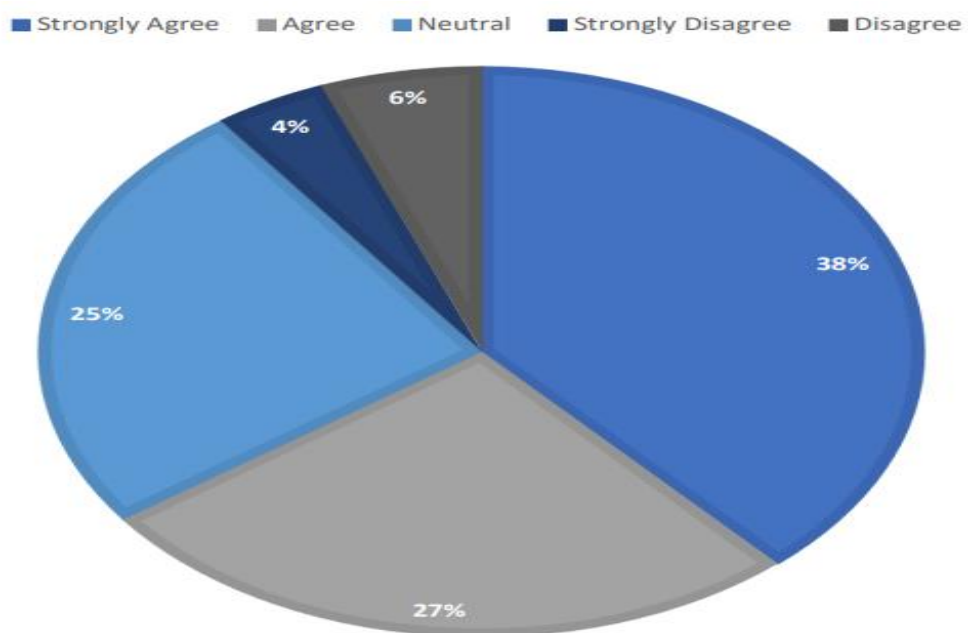
TABLE 4.1.15

**TABLE SHOWING CATEGORY OF INVESTMENT (BOTH) OF
RESPONDENTS**

Both	Frequency	Percentage
Strongly Agree	46	38.3
Agree	32	26.7
Neutral	30	25
Strongly Disagree	5	4.2
Disagree	7	5.8
Total	120	100

CHART4.1.15

**CHART SHOWING CATEGORY OF INVESTMENT (BOTH) OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 38% of the respondents are Strongly Agree, 27% are Agree, 25% are Neutral, 6% are Disagree and 4% are Strongly Disagree.

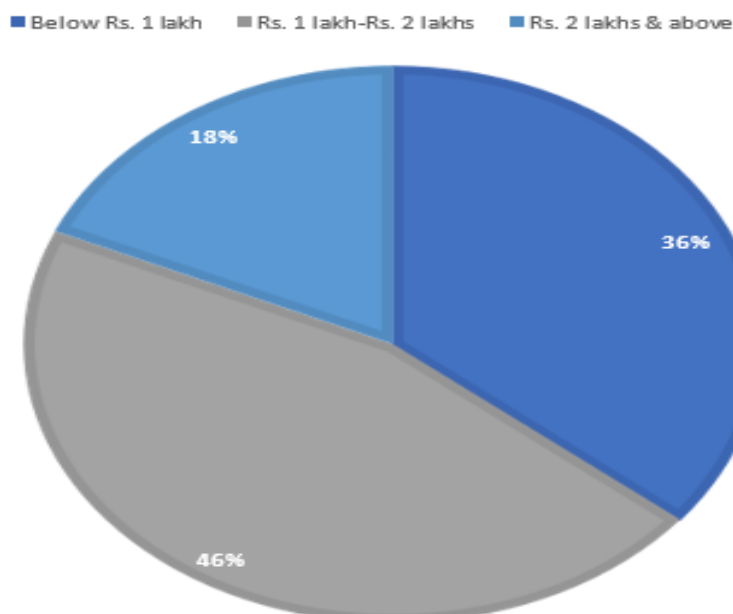
TABLE 4.1.16

**TABLE SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT
IN SHARES AS ON DATE OF RESPONDENTS**

State the approximate size of investment in shares as on date	Frequency	Percentage
Below Rs. 1 lakh	43	35.8%
Rs. 1 lakh-Rs. 2 lakhs	55	45.8%
Rs. 2 lakhs & above	22	18.3%
Total	120	100%

CHART4.1.16

**CHART SHOWING STATE THE APPROXIMATE SIZE OF INVESTMENT
IN SHARES AS ON DATE OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 46% of the respondents are Rs. 1 lakh-Rs. 2 lakhs, 36% are Below Rs. 1 lakh and 18% are Rs. 2 lakhs & above.

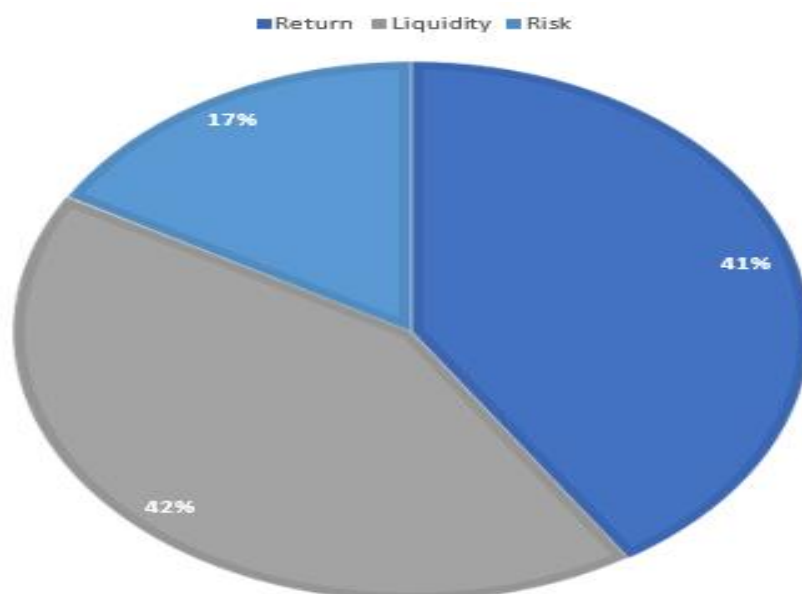
TABLE 4.1.17

**TABLE SHOWING WHAT IS YOUR SHORT TERM GOAL OF INVESTMENT
OF RESPONDENTS**

What is your short term goal of investment?	Frequency	Percentage
Return	49	40.8%
Liquidity	51	42.5%
Risk	20	16.7%
Total	120	100%

CHART 4.1.17

**CHART SHOWING WHAT IS YOUR SHORT TERM GOAL OF INVESTMENT
OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 42% of the respondents are Liquidity, 41% are Return and 17% are Risk.

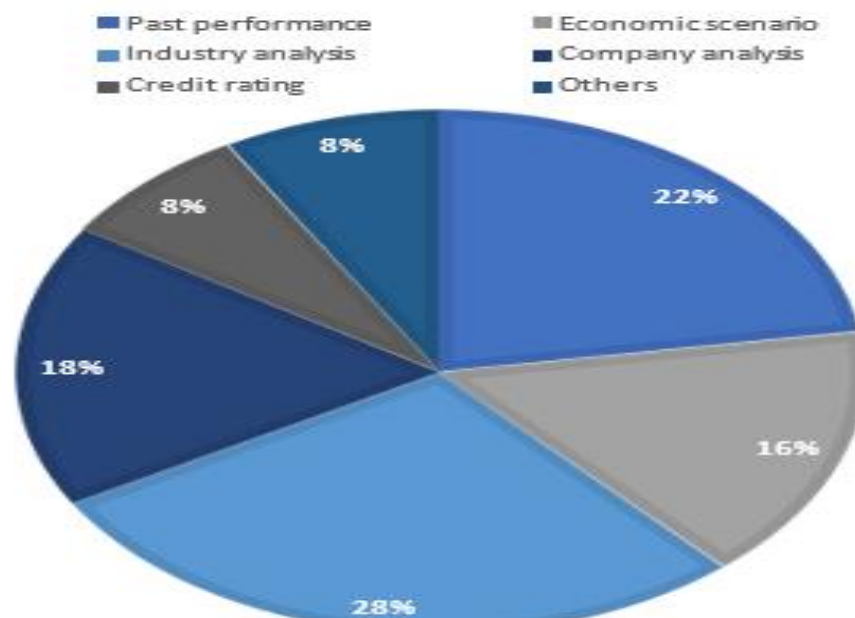
TABLE 4.1.18

**TABLE SHOWING YOUR DECISION TO INVEST IN BONDS OF
RESPONDENTS**

Your decision to invest in bonds	Frequency	Percentage
Past performance	27	22.5%
Economic scenario	19	15.8%
Industry analysis	34	28.3%
Company analysis	21	17.5%
Credit rating	9	7.5%
Others	10	8.3%
Total	120	100%

CHART4.1.18

**CHART SHOWING YOUR DECISION TO INVEST IN BONDS OF
RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 28% of the respondents are Industry analysis, 22% are Past performance, 18% are Company analysis, 16% are Economic scenario, 8% are Others and 8% are Credit rating.

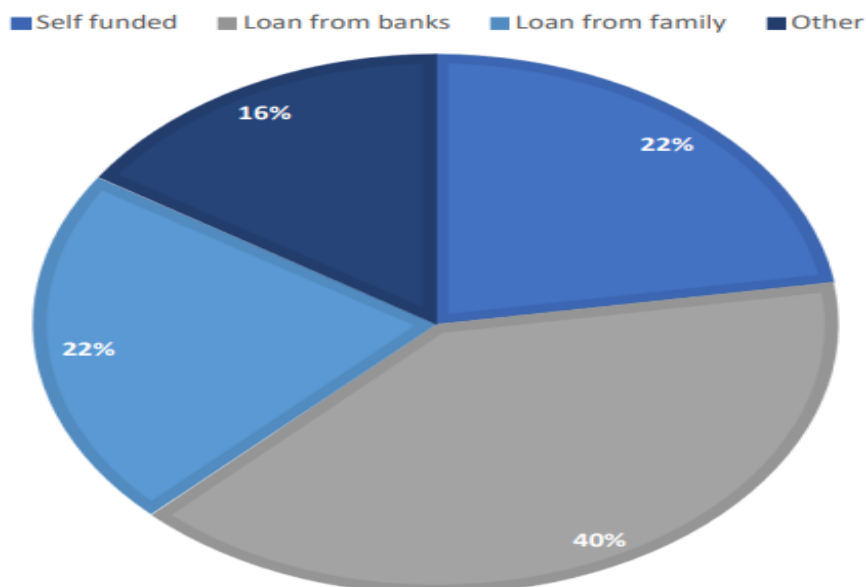
TABLE 4.1.19

TABLE SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS

What is your financial plan to buy a real estate property	Frequency	Percentage
Self funded	27	22.5%
Loan from banks	48	40%
Loan from family	26	21.7%
Other	19	15.8%
Total	120	100%

CHART 4.1.19

CHART SHOWING WHAT IS YOUR FINANCIAL PLAN TO BUY A REAL ESTATE PROPERTY OF RESPONDENTS



INTERPRETATION

It is interpreted from the above table that, 40% of the respondents are Loan from banks, 22% are Self funded, 22% are Loan from family and 16% are Other.

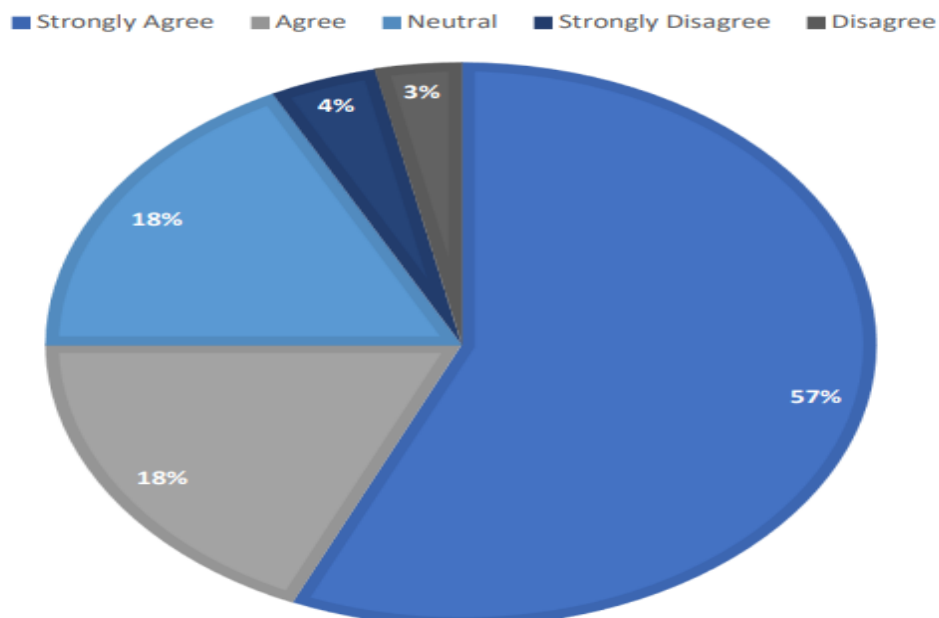
TABLE 4.1.20

**TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (LESS RISK) OF RESPONDENTS**

Level of risk you take while investing in various avenues (Less risk)	Frequency	Percentage
Strongly Agree	68	56.7%
Agree	22	18.3%
Neutral	21	17.5%
Strongly Disagree	5	4.2%
Disagree	4	3.3%
Total	120	100%

CHART 4.1.21

**CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (LESS RISK) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 57% of the respondents are Strongly Agree, 18% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.

TABLE 4.1.20

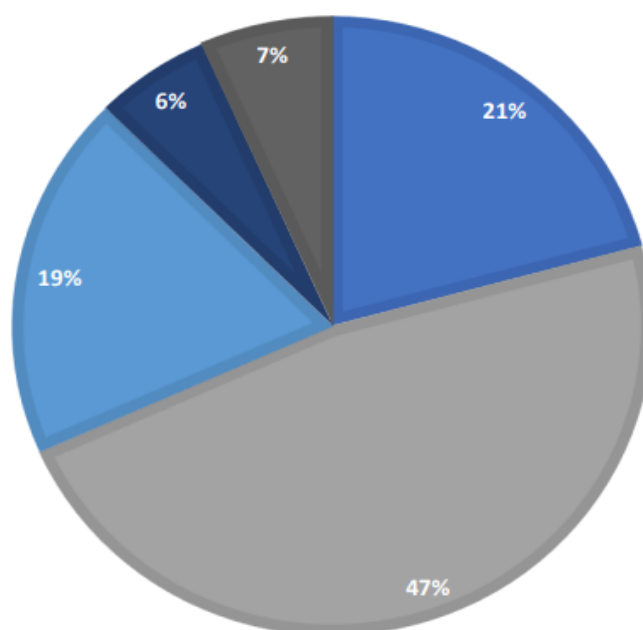
**TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS**

Moderate risk	Frequency	Percent
Strongly Agree	25	20.8
Agree	57	47.5
Neutral	23	19.2
Strongly Disagree	7	5.8
Disagree	8	6.7
Total	120	100

CHART 4.1.20

**CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (MODERATE RISK) OF RESPONDENTS**

■ Strongly Agree ■ Agree ■ Neutral ■ Strongly Disagree ■ Disagree



INTERPRETATION

It is interpreted from the above table that, 47% of the respondents are Agree, 21% are Strongly Agree, 19% are Neutral, 7% are Disagree and 6% are Strongly Disagree.

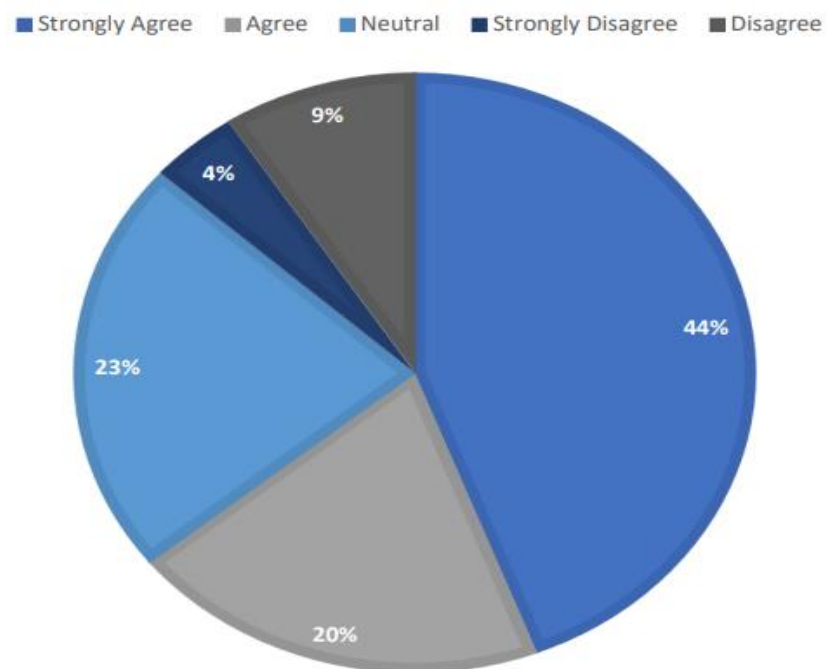
TABLE 4.1.20

**TABLE SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING INVARIOUS
AVENUES (HIGH RISK) OF RESPONDENT**

High risk	Frequency	Percentage
Strongly Agree	53	44.2%
Agree	24	20%
Neutral	27	22.5%
Strongly Disagree	5	4.2%
Disagree	11	9.2%
Total	120	100%

CHART4.1.20

**CHART SHOWING LEVEL OF RISK YOU TAKE WHILE INVESTING IN
VARIOUS AVENUES (HIGH RISK) OF RESPONDENTS**



INTERPRETATION

It is interpreted from the above table that, 44% of the respondents are Strongly Agree, 23% are Neutral, 20% are Agree, 9% are Disagree and 4% are Strongly Disagree.

4.1.21 INDEPENDENT SAMPLE T-TEST

AIM: To find out the significant difference between marital status and where do you get your investment information.

NULL HYPOTHESIS: There is no significant difference between marital status and where do you get your investment information.

ALTERNATIVE HYPOTHESIS: There is significant difference between marital status and where do you get your investment information.

INDEPENDENT SAMPLE T-TEST

	Marital Status	N	Mean	Std. Deviation	Std. Error Mean	t	df	Sig. (2-tailed)
Where do you get your investment information ?	Unmarried	67	2.04	0.895	0.109	0.530	118	.000
	Married	53	1.96	0.784	0.108	0.538	116.747	.000

INFERENCE:

P value = 0.000

Since p value less than 0.01 the alternative hypothesis is accepted at 1% level of significance.

Hence it is concluded that there is a significant difference between marital status and where do you get your investment information.

4.1.22 ONE WAY ANOVA TEST

AIM: To find out the significant difference between Experience and level of risk you take while investing in various avenues.

NULL HYPOTHESIS: There is no significant difference between Experience and level of risk you take while investing in various avenues.

ALTERNATIVE HYPOTHESIS: There is significant difference Experience and level of risk you take while investing in various avenues.

ONE WAY ANOVA TEST

		Sum of Squares	df	Mean Square	F	Sig.
Level of risk you take while investing in various avenues [Less risk]	Between Groups	2.786	3	0.929	0.786	0
	Within Groups	137.005	116	1.181		
	Total	139.792	119			
Level of risk you take while investing in various avenues [Moderate risk]	Between Groups	3.718	3	1.239	1.077	0
	Within Groups	133.482	116	1.151		
	Total	137.2	119			
Level of risk you take while investing in various avenues [High risk]	Between Groups	8.864	3	2.955	1.826	0
	Within Groups	187.728	116	1.618		
	Total	196.592	119			

INTERPRETATION

It is interpreted from the above table, the p value is.000. since p value is less than 0.05. Hence accept (H1) alternative significance level of 5% therefore it can be signified difference between Experience and level of risk you take while investing in various avenues.

5.1 FINDINGS

- It is interpreted from the above table that, 73% of the respondents are 20-40 years, 24% are 40-60 years and 3% are respondents Above 60 years. It is interpreted from the above table that, 74% of the respondents are male and 26% are female.
- It is interpreted from the above table that, 56% of the respondents are unmarried, 44% are married.
- It is interpreted from the above table that, 51% of the respondents are SSLC, 42% are HSC, 6% are PG and 1% are UG.
- It is interpreted from the above table that, 56% of the respondents are 4-6 members, 30% are Less than 4 and 14% are Above 6.
- It is interpreted from the above table that, 48% of the respondents are Rs. 20,000-Rs.40,000, 32% are Below Rs. 20,000 and 20% are Rs. 40,000 & above.
- It is interpreted from the above table that, 46% of the respondents are 2, 27% are 1 and 27% are 3 & above.
- It is interpreted from the above table that, 42% of the respondents are No, 39% are Yes and 19% are May be.
- It is interpreted from the above table that, 47% of the respondents are Own savings, 37% are Borrowings and 16% are Both.
- It is interpreted from the above table that, 24% of the respondents are 10-20%, 21% are 30-40%, 20% are 0-10%, 14% are Above 40% and 8% are None.
- It is interpreted from the above table that, 62% of the respondents are Strongly Agree, 21% are Agree, 12% are Neutral, 4% are Disagree and 1% are Strongly Disagree.
- It is interpreted from the above table that, 50% of the respondents are Agree, 26% are Strongly Agree, 20% are Neutral, 3% are Disagree and 1% are Strongly Disagree.
- It is interpreted from the above table that, 38% of the respondents are Agree, 28% are Neutral, 27% are Strongly Agree, 4% are Disagree and 3% are Strongly Disagree.

- It is interpreted from the above table that, 43% of the respondents are Agree, 22% are Neutral, 21% are Strongly Agree, 11% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 40% of the respondents are Agree, 30% are Strongly Agree, 19% are Neutral, 6% are Disagree and 5% are Strongly Disagree.
- It is interpreted from the above table that, 37% of the respondents are Agree, 28% are Strongly Agree, 27% are Neutral, 5% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 48% of the respondents are Agree, 25% are Strongly Agree, 18% are Neutral, 5% are Disagree and 3% are Strongly Disagree.
- It is interpreted from the above table that, 42% of the respondents are Strongly Agree, 33% are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 47% of the respondents are Friends, 29% are Professional consultant, 18% are Relatives and 6% are Internet.
- It is interpreted from the above table that, 21% of the respondents are Debentures/Bonds, 21% are Stock futures and options, 17% are Shares, 12% are Mutual funds, 8% are Gold/silver, 7% are Insurance policies, 6% are National savings certificate/public provident fund/provident fund, 5% are Fixed deposits and 3% are Real estate.
- It is interpreted from the above table that, 30% of the respondents are IT sector, 27% are Bank sector, 12% are Public sector enterprises, 9% are FMCG, 8% are Multinational companies, 8% are Service sector, 3% are Energy sector and 3% are Pharma sector.
- It is interpreted from the above table that, 50% of the respondents are Strongly Agree, 26% are Agree, 13% are Neutral, 6% are Disagree and 5% are Strongly Disagree.
- It is interpreted from the above table that, 56% of the respondents are Agree, 20% are Strongly Agree, 12% are Neutral, 8% are Disagree and 4% are Strongly Disagree
- It is interpreted from the above table that, 38% of the respondents are Strongly

Agree, 27%are Agree, 25% are Neutral, 6% are Disagree and 4% are Strongly Disagree.

- It is interpreted from the above table that, 46% of the respondents are Rs. 1 lakh-Rs. 2 lakhs, 36% are Below Rs. 1 lakh and 18% are Rs. 2 lakhs & above.
- It is interpreted from the above table that, 42% of the respondents are Liquidity, 41% are Return and 17% are Risk.
- It is interpreted from the above table that, 52% of the respondents are Agree, 29% are Strongly Agree, 12% are Neutral, 4% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 54% of the respondents are Strongly Agree, 32%are Agree, 7% are Neutral, 5% are Strongly Disagree and 2% are Disagree.
- It is interpreted from the above table that, 32% of the respondents are Agree, 31% are Strongly Agree, 28% are Neutral, 6% are Strongly Disagree and 3% are Disagree.
- It is interpreted from the above table that, 37% of the respondents are Agree, 27% are Strongly Agree, 24% are Neutral, 7% are Strongly Disagree and 5% are Disagree.
- It is interpreted from the above table that, 43% of the respondents are Agree, 25% are Strongly Agree, 20% are Neutral, 7% are Strongly Disagree and 5% are Disagree.
- It is interpreted from the above table that, 51% of the respondents are Strongly Agree, 27%are Agree, 13% are Neutral, 5% are Strongly Disagree and 4% are Disagree.
- It is interpreted from the above table that, 28% of the respondents are Industry analysis, 22% are Past performance, 18% are Company analysis, 16% are Economic scenario, 8% are Others and 8% are Credit rating.
- It is interpreted from the above table that, 40% of the respondents are Loan from banks, 22% are Self funded, 22% are Loan from family and 16% are Other.
- It is interpreted from the above table that, 57% of the respondents are Strongly Agree, 18%are Agree, 18% are Neutral, 4% are Strongly Disagree and 3% are Disagree.

- It is interpreted from the above table that, 47% of the respondents are Strongly Agree, 21%are Agree, 19% are Neutral, 6% are Strongly Disagree and 7% are Disagree.
- It is interpreted from the above table that, 44% of the respondents are Strongly Agree, 20%are Agree, 23% are Neutral, 4% are Strongly Disagree and 9% are Disagree.
- There is a significant difference between marital status and training method.
- There is as association between age of the respondents and satisfied with the safety measureby the organization.
- There is a significant difference between Experience and existing method of storing the materials adopted in the organization

5.2 SUGGESTIONS

- The research suggest that all working people have an investment plan and invest for their future use also.
- Employers have awareness for savings and know how to use it.
- Investment planning make arrangement for any emergency situations.
- Apart from professionals like Doctors, lawyers, businessmen, every employee make a investment and earn tax savings.
- Opinion of tax consultants, industrialists in respect of tax planning options offered for various categories are helpful.

5.3 CONCLUSION

The project title “**A STUDY ON INVESTMENT PLANNING OF EMPLOYEES AT EPK GROUPS** ” attempted to know about how the finance team is running in digital track company. The study was completely successfully with the help of finance.

From the research it can be concluded that investment pattern and factor influencing the salaried individual for their investment decision and to awareness of strategies for tax savings have been examined and found that there is less similarity among the sample salaried individual in assigning the ranks to the factors influencing the salaried individual for their investment decision. It is understood that the performance has been given to tax benefit while investing and financial planning they use to take expert advice. While examining the investment pattern LIC, Bank deposits, etc. Through this study it also proves that there is no single rule of prefacing investment but as per goal and objectives salaried individual craft their decision. According to they plan their tax saving strategies it also that good investment together with good tax planning on the other tax planning requires multiple perspectives and planning your tax has an impact on your personal finance. Tax planning reduces not only the tax burden if the salaried assesses adopt tax planning measures it will help them to save a considerable amount of their hard earned money in a legal way. When the government has given a wide chance of investing money according to the assess financial condition is the prime duty of every salaried assesses to utilize his/her chances. What is required is knowledge of a few sections of the income tax act. Thus, tax planning is not at all complicated and would be done with certain degree of awareness and application. Finally successful tax planning starts by understanding the rules of the tax act. It is concluded that salaried employees are reducing the tax liability.

ANNEXURE I
QUESTIONNAIRE
A STUDY ON INVESTMENT PLANNING OF EMPLOYEES AT
EPK GROUPS

1. Age:

- 20-40 years
- 40-60 years
- Above 60 years

2. Gender:

- Male
- Female

3. Marital status:

- Married
- Unmarried

4. Educational qualification

- SSLC
- HSC
- UG
- PG

5. Family size

- Less than 4
- 4-6
- Above 6

6. No. of earning members:

- 1
- 2
- & above

7. Monthly Income:

- Below Rs. 20,000
- Rs. 20,000-Rs.40,000
- Rs. 40,000 & above

8. Do you invest your savings?

- Yes
- No
- May be

9. State the source of investment

- Own savings
- Borrowings
- Both

10. How much of your income is invested annually?

- 0-10%
- 10-20% • 20-30%
- 30-40%
- Above 40
- None

11. Objective of your investment?

	Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree
• Safety • Liquidity • High return • Tax benefit • Risk covered • Retirement plans • Long term goals • Short term goals					

12. Where do you get your investment information?

- Professional consultant
- Friends
- Relatives
 - Internet

13. State the various investments in your portfolio

- Shares
- Debentures/Bonds
- Stock futures and options
- Mutual funds
- National savings certificate/public provident fund/provident fund
- Fixed deposits

- Insurance policies
- Real estate
- Gold/silver

14. State the approximate size of investment in shares as on date

- Below Rs. 1 lakh
- Rs. 1 lakh-Rs. 2 lakhs
- Rs. 2 lakhs & above

15. category of investment

	Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree
• Long term investor • Day trader • Both					

16. State the approximate size of investment in shares as on date

- Below Rs. 1 lakh
- Rs. 1 lakh-Rs. 2 lakhs
- Rs. 2 lakhs & above

17. What is your short term goal of investment?

- Return
- Liquidity
- Risk

18. Your decision to invest in bonds?

- Past performance
- Economic scenario

- Industry analysis
- Company analysis
- Credit rating
- Others

19. What is your financial plan to buy a real estate property?

- Self funded
- Loan from banks
- Loan from family
- Other

20. What level of risk are you ready to undertake for your investment avenue?

	Strongly Agree	Agree	Neutral	Strongly Disagree	Disagree
• Less risk • Moderate risk • High risk					

ANNEXURE II

BIBLIOGRAPHY

<https://www.indiamart.com/evp-group/aboutus.html>

<https://www.tofler.in/e-v-p-housing-chennai-private-limited/company/U45201TN2005PTC055469>

<https://www.maxlifeinsurance.com/investment-plans>

<https://www.policybazaar.com/life-insurance/investment-plans/>

<https://www.forbes.com/advisor/in/investing/best-investment-options-in-india/>

WWW.BCCBL.COM

WWW.INDIANFINANCE.COM

WWW.WIKIPEDIA.COM

<http://www.google.com>

REFERENCE AND LITERATURE REVIEW

Books	Authors
INVESTMENTS	B.S.Raman and N.S.Toor
INVESTMENTS AND FUNDS	Appannaiah reddy
Fundsraising	James evanhorny and Dr.Sathya Prasad
Financial management	Dr.Prasanna chandra