

A STUDY ON INVESTMENT PATTERN OF SALARIED EMPLOYEES ON APEX GLOBAL SOLUTIONS

Submitted in partial fulfillment of the requirements for the award of

MASTER OF BUSINESS ADMINISTRATION

by

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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**

MAY 2023



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BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **SHYAM AKASH P V 40410294** who carried out the project entitled "**A STUDY ON INVESTMENT PATTERN OF SALARIED EMPLOYEES ON APEX GLOBAL SOLUTIONS**" under my supervision from January 2023 to March 2023.

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DECLARATION

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shyamakash
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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.

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Date: 03 /April / 2023

PROJECT COMPLETION CERTIFICATE

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Domain: Finance

Topic: A Study on investment pattern of salaried employees on Apex Global Solutions.

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ABSTRACT

This study aims to analyse the investment pattern of Apex Global Solutions, a multinational technology company operating in various sectors including software development, cloud computing, and digital marketing. The study will collect data on the basis of Questionnaire with the employees.

The research will utilize both quantitative and qualitative data analysis methods to identify patterns and trends in Apex Global Solutions' investment behaviour. The study will also investigate the factors that influence the company's investment decisions, such as market trends, competitive pressures, and regulatory environments.

The findings of this study will provide valuable insights into the investment strategies of Apex Global Solutions and will be of interest to investors, analysts, and policymakers. The study will also contribute to the broader academic literature on corporate finance and investment behaviour, particularly in the technology sector.

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CHAPTER 1 – INTRODUCTION

1.1. INTRODUCTION

Investment is a pre-requisite for the development of individual well-being as well as for nation. Investments in various assets acts as a cushion in the time of unemployment, retirement etc. Also, Individual investment contributes in capital formation and save economy from deficit Balance of Payment.

Economic development of an economy depends upon the increase in investment. Growth in the Economy implies increase in the per capita income, which result in improvement in the standard of living.

Individual Investors make Investment in various assets like Share, Mutual Funds, Purchase a life insurance policy or a home or by some other mode of investment like real estate or in a bank schemes or post office schemes. Investments have a major impact on investor's future wellbeing. Each of the investment associated with return and Risk dynamics.

1.1.1. INVESTMENT

Investment means conversion of cash or money into a monetary asset or a claim on future money for a return. It involves the use of funds or savings for further creation of assets or acquisition of existing assets.

In the current financial market, investment has become complicated and it is both an art and a science. All investments are risky to some degree or other. Threat of investment is to see that the return is maximized with the minimum of risk, which is inherent in investments.

Investment is the commitment of money have been saved by deferring the consumption and purchasing an asset, either real or financial with an expectation that it could yield some positive future returns. There is a plethora of investment avenues, each associated with varied risk-return trade-offs. (Prasanna Chandra, 2011).

For making proper investment involving both risk and return, the investor has to make a study of the alternative avenues of investment-their risk and return characteristics and make proper projection of the risk and return of the alternatives investment under consideration. Investor has to tune the expectations to his preference of the risk and return for making a proper investment choice. Hence, investment decision making is a fascinating task to the investor.

The investment strategies differ from each other, with regard to size of the investment, time-period, objectives, risk appetite etc

1.1.2. INDIVIDUAL INVESTORS

An individual investor who purchase securities for his/her own account rather than for an organization. Individual investors typically trade in much smaller amounts. An individual investor is the investor in the Indian securities market whose subscription to securities is of a value less than Rs.2 lakhs.(Section 2, Issue of capital & Disclosure Requirements Regulation of SEBI, 2009)

1.1.3. INVESTMENT PATTERN

The way the investors and respondents addressed or approached the investment process in their socio economic background is known as pattern of investment.

Investment decision-making process is concerned with how an investor should in making a decision about what marketable securities to invest in, how extensive an investment should be and when the investment should be made. Investment is a sacrifice of a rupees for future rupees.

Investors' investment pattern has witnessed a metamorphic change and this change can be attributed to changing scenario of investment alternatives available. Investors have started investing more in modern financial products like equity, mutual funds, debentures than the ordinary financial product like term deposits, etc.

1.2. INDUSTRY PROFILE

In India, the first IT Company was established in 1960s. The IT industry in India has accentuated its development by concentrating on the export of software and IT enabled services. This industry has linked the Indian economy to the global economy with substantial linkages to local, regional and national economies. The IT industry has produced social and cultural ramifications in the country. It has brought global image to India and prepares it as a rising economic power in the world.

Indian software companies have acquired the maximum number of ISO 9000 certification and about 97 more companies are in the pipeline. The quality standards in Indian software companies are so high that users are choosing to outsource to India, mainly on quality considerations.

The IT industry has stimulated transformation of the urban middle classes people of India. The Indian information technology industry is influencing the global business on the following aspects:

1. Increasing E-enablement of businesses.
2. Greater interaction between customers and marketing channels.
3. Rapid convergence of the IT, telecommunication and entertainment medium.
4. Proliferation of numerous mobile devices, resulting in a slow decline of the personal computers.
5. Greater cost cutting initiatives and de-risking of businesses will result in a proliferation in outsourcing activities.
6. Application Service Providers will revolutionize the software industry by changing the pricing dynamics, and the rapid generation of data and the rising importance of the same will propel the growth in the storage segment.

The Government of India has introduced the new software policy of 1986 in order to promote software industry. In the policy discussions, it emerged that there is a need for creating a centralized house infrastructure scheme.

IT sector is chosen as the vital career option by the young educated Indians. The IT people working in India or abroad as engineers, BPO workers, and others employed in IT related occupations are the workforce of highly educated, well paid, mobile, and closely linked into the global services economy. The IT industry has changed their lifestyles, family structure, self-identity and that is linked to upward socio and economic development of people working in this industry. This industry occupies a vital position in India's developmental agenda and it depends on State supported investments in higher education.

The IT industry has recorded phenomenal growth over the last two decades. The software industry in India accounted for \$8.26 billion in 2001 while it was \$100 million 10 years ago. BPO now accounts about 27 percent of total exports. However, the fastest growing segment is software products. It is growing at a CGAR of 250.5 percent. The domestic market is also significant in the contribution of total revenue of IT industry.

The Government of India provides fiscal incentives to this sector by establishing Export Oriented Units (EOU), Software Technology Parks (STP), and Special Economic Zones (SEZ).

Indian economy has gained a lot from the development of IT/ITES sector. It is observed that out of every one job created in this sector, indirectly 4 additional jobs are created, 75 percent is for those who are SSC/HSC or less qualified, 15.85 billion spent by this sector in the domestic economy generated an additional output of 15.5 billion. India competes with the global market and IT/ITES companies have adopted high quality standards. The Indian IT products are becoming a quality brand. Listing of Indian IT/ITES companies in various global stock exchanges, which requires abiding by strict global accounting norms, has helped build a strong image of companies and sector outside India. Indian IT/ITES industry is taking a key role in different acquisitions and mergers of overseas companies.

The major IT hubs in the country with their ranking given in the table shows that Bangalore, Chennai, Hyderabad, Pune and Kolkata have occupied first, second, third, fourth and fifth places respectively. The development of this sector

has not limited itself to Tier-I cities like Bengaluru, Chennai, Hyderabad or NCR. It is going deep into Tier-II or III cities. In Bhubaneswar, a Tier-III city where all 4 major Indian IT companies: Infosys, Satyam, TCS and Wipro are present, to promote this sector, SEZs are being built around with improvement in roads, retail, entertainment and housing facilities. The ratio of employees' technical to non-technical is 80:20, 4 percent come from economically backward class, while 58 percent of total employment is from Tier-II/III cities, and 30 percent are in the age group of 18-25 years. These data show how this sector is penetrating the national economy and enhancing it right from the root.

1.3. COMPANY PROFILE



Introduction of the company:

Apex Global Solution is a CTS (Consulting, Training & Skilling) company. The Company recognizes the importance of skill gap prevailing across students and job seekers community and designed solution in form of number of courses to overcome the challenges in order to empower them to address the requirement of 21st century workforce development. Finishing school courses are available for students who want to improve their technical and employability skills and gain a better understanding of the current industrial requirement in which they operate. Retail customer sales associate training is available for participants who want to integrate successfully into retails industry and contribute in a meaningful way to their customers. Management and supervisory development courses are available for established businesses that require career and personal development for their

employees. These courses provide participants with a better understanding of the dynamics that drive successful career.

The Consulting Project course for final year college students aims to contribute to the development of their technology exposure by explaining and applying problem solving techniques in complex and challenging situations. The focus is on developing your skills in managing a real time project from inception to completion, drawing on the knowledge and skills achieved in the academic front.

The course will give students, who have no or little exposure to industrial situations, the opportunity to experience and operate in a real-world situation.

Experience

We have talented trainers who are professionals and trained under best institutes. We have good team work and engaged with challenging project at all time. Our team has a confident to tackle any kind of resources.

Objectives

- To provide our learners with a quality service that is measurable and cost effective.
- To develop long term business relationships with our clients.
- To provide ongoing training solutions that meet the evolving needs of the market.

Vision

Empower students to overcome the challenges and prepare them for 21st century work force environment by providing training & skilling

Mission

To provide innovative training and development solutions that will enable our clients to maximize the growth of human capital in their organizations and to uphold a

commitment to quality and ethical standards in education, training, skilling & development.

Training Programs

We conduct usual government-based training programs for skill development in different sectors like construction, architect, healthcare, business management, languages etc.

Apex planning to produce good quality skills among students which help them for their bright future by conducting top training programs.

Core values

- Consulting in a climate of trust.
- Open and honest communication.
- Fairness in our dealings with all stakeholders.
- Delivery of an effective and affordable service to our clients
- Providing a service that improves the performance of our clients.
- Active involvement with the upliftment of people and communities.

Integrity

Integrity is doing the right thing, even if nobody is watching. At Apex we build HUMAN CAPITAL where in every individual is self employed and thus is an asset to the society.

Flexibility

Flexibility or a predisposition to compromise is not a sign of weakness but a system in place at Apex to rectify the past mistakes at regular intervals and evolve as a Growth Oriented Organization.

Longevity

In Posit we believe that the core values are not just to acquire and forget but to implement them at every point in our lives to bring longevity and eternity for everyone.

1.4. STATEMENT OF THE PROBLEM

Investment is a risky proposition as returns are uncertain and purely market driven. Majority of investors have very less appetite for investments as Individual investors do not have enough time and scope for study into investment analysis. Of course, the investors of private job are not guaranteed of any retirement pension. This makes the situation worse and individuals are desperately in need of good investment to plan their current and retirement life.

1.5. OBJECTIVES OF THE STUDY

1.5.1. PRIMARY OBJECTIVES:

- 1) To identify and analyse the saving and investment patterns.

1.5.2. SECONDARY OBJECTIVES:

- 1) To study the demographic and social-economic profile of investors.
- 2) To Analyse the performance of different investment options.

1.6. NEED OF THE STUDY

It is evident that majority of studies in the areas of investment pattern decision among individual investors have been done in the Apex Global Solution on investment pattern of individual investors. This provide the researcher with the opportunity to take up comprehensive study that will assess the impact of demographic variables in investment decisions and investment awareness related to various investment alternatives.

1.7. SIGNIFICANCE OF THE STUDY

The study mainly concentrates on the analysis of investment pattern, investment goals and risk-return dynamics of investment made by the Individual investors in Chennai. The study tries to analyze the investment strategies taking into consideration the risk and return parameters. The study covers different classes including Equity, Bonds & debenture, Mutual funds, real estate, gold, Insurance etc. The respondent profile is basically individual investor at the household levels.

1.8.BACKGROUND OF THE STUDY

India's Macro economic Framework Overview of the household sector of Indian Economy This section presents the Savings and Investment scenario of household sector of Indian Economy

Household Savings and Investment in Financial Assets and Physical Assets:-

Household saving is defined as the difference between household's disposable income and its consumption on goods and services. An Economy with low saving rate is unable to fund its investment needs domestically. Such economies borrow from abroad to fund their capital investment needs and suffer deficit balance of payment. Household saving also acts as a cushion in the time of unemployment, retirement etc. Traditionally in India, Household Savings has been the highest as compared to any other sector.

The Central Statistical Organization (CSO) has defined savings as the excess of current income over expenditure. The savings at household sector is a combination of financial savings and physical savings. Household Savings corresponds to the total income saved by households during a certain period of time. Savings and investments in banks, Stock markets, Post office schemes, etc. are considered as financial Assets. Investment in properties (real estate), Gold, silver etc. are Physical Assets.

Indian Household Savings and Investment Pattern

Domestic savings of Indian household sector (in Rs.Billion)



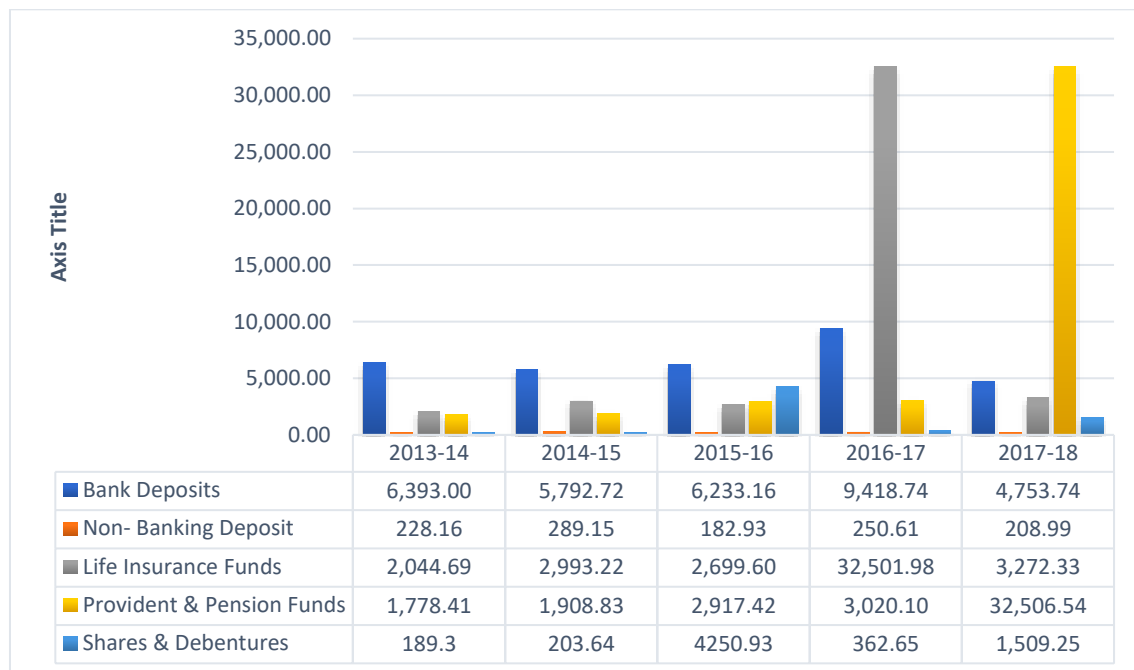
Source: Handbook of Statistics on Indian Economy, RBI 2018

This chart depicts that from 2012 to 2015, more savings of Indian households were routed to physical assets than financial assets. Interestingly in 2015-2016, more investments were made in financial assets. This shows that small investors participated in stock markets when their valuations were at peak. .

The Gross financial Savings during 2014-15, 2015-16, 2016-17 were Rs.12,572.47 billion, Rs.15,207.27 billion, Rs.14,025.47 billion. As per the data for 2017-18 around Rs.18,800 billion were invested in Financial assets.

The savings in physical Assets were around Rs.14,164.28 billion, Rs.15,131.27 billion, Rs.12,721.05 billion during 2013-14, 2014-15, 2015-16 respectively. The data for 2016-17 was around Rs 13,984.62 billion were invested in physical Assets

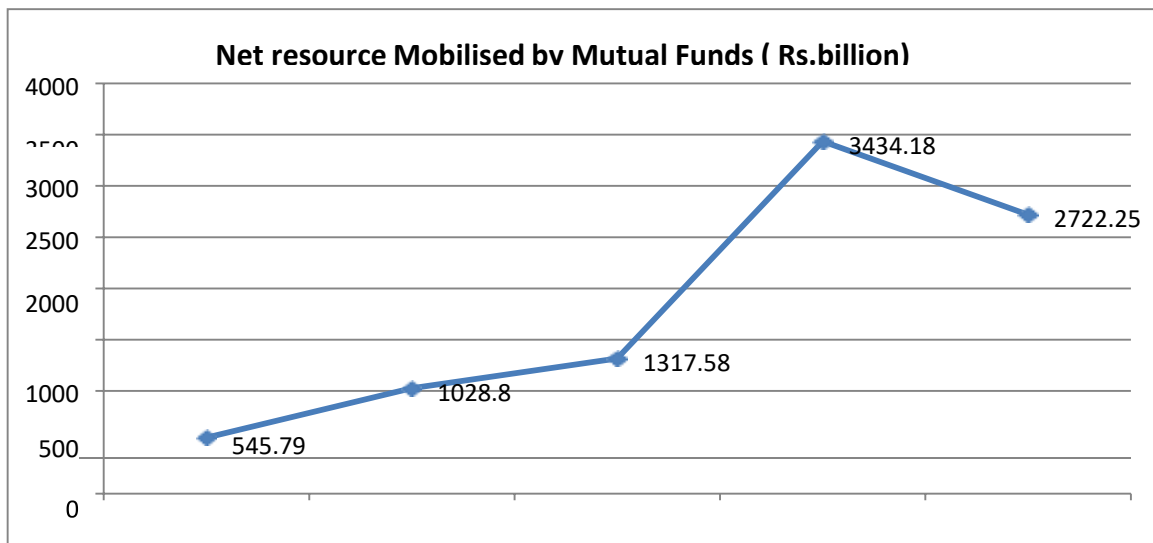
Financial assets of the Households



Source: (Handbook of Statistics on Indian Economy RBI,2018)

Above chart depicts that there has been a steep decrease of savings in Bank Deposits i.e. from 6,393 billion (2013-14) to 4,753.74 billion (2017-18) and a steep increase of investments in shares from 189.30 billion (2013-14) to 1509.250 billion (2017-18). The deposits with Non –banking Companies have also been steady except in the year 2015-16, wherein there was a drastic decline of investment i.e.182.93 billion. Based on the above data, it can also be observed that there has been increase in Life insurance Funds and Provident and Pension Funds during the year 2017-18.

Net Resource Mobilized by Mutual funds

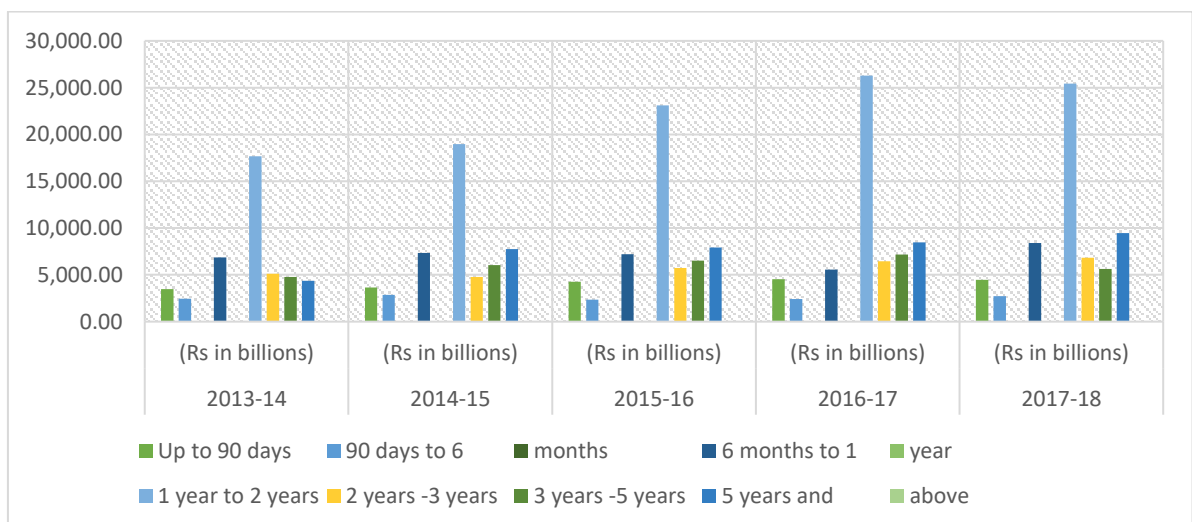


Source: (Handbook of Statistics on the Indian Economy ,RBI 2018)

From above chart, it is indicated that there has been increase of 3434.18 Rs. billion in 2016-17 but further it is slightly declined to 2722.25 Rs. billion in 2017-18

Bank fixed deposits data

The below chart gives an idea about the total outstanding amount saved in bank term Deposits based and the tenure of the deposits.

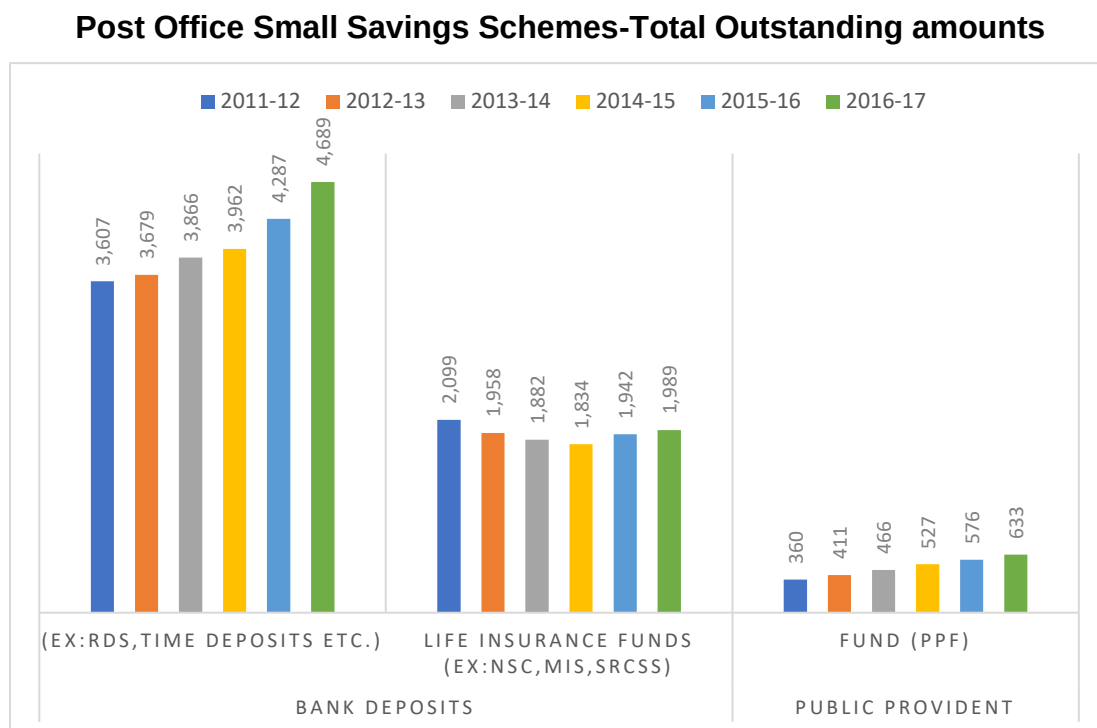


Source: (Handbook of Statistics on the Indian Economy ,RBI 2018)

Above chart indicate that Term deposits with 1 to 2 year duration were the most preferred ones, followed by the Five Year term (Tax savings FDs)

Deposits in Post Office Small Savings Schemes

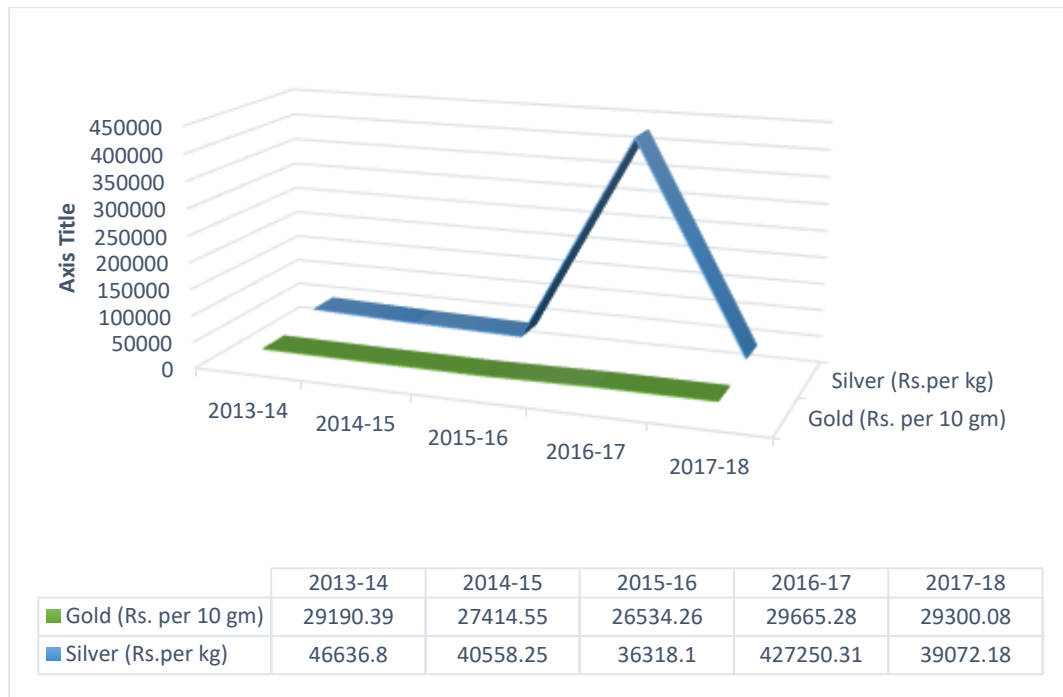
The below chart gives an idea about the total outstanding amount saved in PostOffice Small Savings Schemes



Source: (Handbook of Statistics on the Indian Economy ,RBI,2018)

Above chart indicate that Indian household's savings in Post office time deposits and recurring deposits have increased slightly in 2017 as well. Since 2011-15 there has been a decline in investments in NSCs, KVP certificates and other popular schemes like Senior Citizen Saving Schemes or Monthly Income Scheme (MIS), however this trend has been reversed during 2015-17. There has been a steady increase in long-term savings in Public provident Fund scheme(PPF)

Average price of Gold and Silver in Domestic Markets(Mumbai)



Source: (Handbook of Statistics on the Indian Economy ,RBI,2018)

The average price of Gold and Silver in domestic Markets is indicated in this chart. The chart depicts that increase in the price of gold from 29190.39(2013-14) to 29300.08 (2017-18). There was slight decline in price of silver is witnessed in the year 2015-16 i.e. from 46636.80 to 36318.10 Rs per kg. A slight increase in silver price is being noticed thereafter In 2016-17, but it again declines in 2017-18. Overall the price of silver have been decreasing slowly from 2013-14 onwards.

CHAPTER 2 – REVIEW OF LITERATURE

2.1 INTRODUCTION

Review of literature is a systematic survey of the facts and major findings of previous researches on a particular topic. Purpose of literature review is to bring the reader up to date with current literature on a topic and form the basis for another goal. A well-structured literature review formed by a logical flow of the previous research on the topic. In this chapter, the researcher has cited various articles, studies, reports and surveys conducted by research scholars in India and abroad. Literature on the investment pattern of individual investors in Chennai and other issues which are related to this topic are furnished below.

A large number of studies on the investment 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 advantages and disadvantages.

An investor can also choose the type of investment which suits his needs. 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 saving, so that the future requirements for money can be best met.

A proper balance among these 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.. In the chapter the researcher has cited various articles, studies, reports and surveys conducted by research scholars in India and abroad.

- **Babu K A, Dr. Giridhar K V (2021)** It's found that there's a major difference existing within the income, savings and also investment pattern of those private sector salaried households.

But there's no significant change in their pattern of expenses. it's recommended to the govt to confirm guaranteed income and reduced expenses

- **Sekar B, Uma G (2020)** The study evidenced that higher level of awareness was found within the aspects of return on various schemes in life assurance, about bank fixed deposits and various schemes in insurance. And lesser level of awareness was identified within the aspects of requirements to create investments available market, Knowledge about right time to take a position or disinvest mutual funds and about net assets value.

- **Geetu Gopi. (2018)** in her paper **“An Insight into the Savings and Investment Pattern of Salaried Employees Working in Private Sector of Shipping industries at Ernakulam”** Suggested that most of the employee's savings are directed to their personal expenses such as child's education, marriage etc. they are tending to risk adverse investors. This study attempts to understand the investment preference of salaried group of people working in private sector of shipping industries in Ernakulam District. The studies were conducted by a structured questionnaire issued to the 100 salaried employees of shipping method is used for selecting the sample of 100 employees from ten shipping industries in Ernakulam.

- The collected information was analyzed by using different statistical tools like T test, chi square analysis, correlation analysis and percentage analysis. It gives an insight that investment is an activity confined to specific aims of investors. It's the path through which smart money are transferred from the surplus area to the deficit. This study helps in understanding the diverse intention of investors such as appreciation, return and safety while depositing money

- **Prof.sanket L.Charkha (2018) in his paper “ A Study of saving and investing pattern of salaried class people with special reference to pune city (India)”** revealed about the preferred investment avenues among individual investors using their own self-assessment test. The researcher has analyzed and found that salaried employees consider the safety as well as good return on investment that is invested on regular basis. This paper explores the different types of purpose and objectives such as profit, security, appreciation, income stability during investment, a variety of different investment options are available that are bank deposits, gold , realestate, post services, mutual funds & so on much more. This paper studied the different types and avenues of investment as well as the factors that are required while selecting the investment with the sample size of 60 salaried employees by conducting the survey through questionnaire in pune city, India. Respondents are much more aware about the different investment avenues available in India except female investors.

- **National Council of Applied Economic Research (NCEAR) (2018) ‘Urban Saving Survey’** noticed that irrespective of occupation , educational qualifications and age attained, households at every level think that saving for the future was desirable , it was found that, desire to make provision for emergencies were a very important motive for saving for oldage.

- **Securities and exchange board of India (SEBI) and NCEAR (2018)‘Survey of Indian investors’** reported that safety and liquidity were the primary considerations which determined the choice of an investment portfolio. This report suggested the ways of potential saving which could be mobilized for investment. It was noticed that a large section of our population held the saving in the form of gold, landed property and other unproductive assets.

- **M.Hemlata & Pavithra.S(2018) in their paper entitled “A study on investment and savings pattern of salaried women in Coimbatore district”** provides information about the investment pattern of the salaried women employees is different from professionals and businessman due to safety, regular flow of Income

, tax savings benefits, security, retirement benefits.. They suggested that women should start thinking and understanding the importance of money , savings and its investment aspect to avoid critical situations at any stage of their lives . They need to develop skills to plan and set objectives for their financial needs. Generally women tend to keep cash idle rather than investing it. The study is based on primary data which is collected by distribution of questionnaire. The data has been analyzed using percentage analysis, Friedman's rank test.

- **A .Seetharaman (2017)** in his paper entitled “**A study of the factors Affecting the choice of investment portfolio by individual investors in Singapore**” helps to gain insights and information into the factors that affect investment planners, financial advisers and individuals and individuals need to consider improving their choice of portfolio and its performance. People's investment decisions and hence portfolio, which hitherto has not been tested. Future more it intends to identify the factors that drive investors to choose one investment over another and determine how they make their investment portfolios.
- This study investigates the factor that determine and affect the investment portfolio of individual investors in Singapore. To employ the funds for a period to enhance one's wealth can be distinctively categorized between real and financial investment. This research focuses on financial investment more accurate to purchase a financial product or another item of value with an expectation of favorable future returns.
- **Bindu.T (2017)** investment plays a very significant role in the lives of salaried class employees. Before making any investment return, risk, liquidity, tax benefits must be considered by the investors. In today's scenario many new instruments avenues are available for the salaried employees who provide tax benefits along with high return and less risk. They studied the behavior of salaried employees towards investment in the district of palakkad. Most of the employees under study are well aware about the different investment and saving avenues. Today's annual income of investors is closely related to the percentage of making investment

- **Rajesh Trivedi (2017)** in his paper entitled “ **A Study of investor’s perception towards mutual fund decision: An Indian perspective** “ provides an insight into the types of risks which exist in a mutual fund scheme. The data was collected from mutual fund investors as well as nonmutual fund investors of this industry . the research focuses on the relationship between investment decision and factors like liquidity , financial awareness and demography. It was found low risk funds and liquidity of fund scheme are having impact on the investor’s perception for investing in the mutual fund. He also explained that presently Indian financial market is becoming competitive and the instruments needs to be in equilibrium to the demand perspectives of the investors. The prime driveof any investment is to get maximum return with a minimum risk and mutual investors.

- **Manikandan(2017)** in his paper “ **Perception of investors towards the investment pattern on different investment avenues- a review** “ explained the. The main features of investments are security of principal amount, liquidity, income stability, approval and easy transferability. Investment avenues are available such as shares, bank , companies, gold and silver , real estate, life insurance , postal savings and so on. this paperexplores that required level of returns and the risk tolerance decided the choice of the investor . the investment may be differ choices from nationalsaving certificates, provident fund, mutual fund schemes ,insurance schemes, chit funds, bank fixed deposits, and company fixed deposits, company shares, bonds/debenture , government securities. Postal savings schemes and real estate. This paper also mentions about the issues of investment unawareness as, most of the investors could not aware about the investment in mutual funds and shares.

- **Sreelatha Reddy K (2015)**in her paper entitled “ **Investment patterns ofworking women in the twin cities of Hyderabad and Secunderabad** “ demonstrate that there are various types of investment avenues available inthe market such as shares, debentures, mutual funds, bank deposits, life insurance, precious metal, public provident fund, post office saving schemes and many more. Some investment avenues are risky and some are risk free. The investors prefer to invest in particular investment avenueaccording to their need, risk bearing capacity and

expected return, when the investors want high return they have to choose the investment avenue that is risky. Compared to females, males prefer to invest in investment avenues that are risky. The people with less education prefer to invest in risk free investment avenues, the unmarried prefer to invest in investment avenues where high risk is involved. investment is one of the major issues of the middle class families as their small savings of today are to meet the expenses for the future, investment refers to the commitment of funds at present, in anticipation of return in future.

- **Selvakumar (2015)** in his paper “ **A Study of Investment Behavior of Households in Virudhunagar District**” has made an attempt to give an insight about the level of knowledge of households about investment . This study demonstrates that the knowledge and behavior of households are the major provider of funds to economic activities of the country . this paper helps to understand that savings of the people are invested in assets depending on their risk and return demands, safety of money, liquidity , the available avenues for investment, various financial institutions, etc. it also explains that the savings provide capital to industry, economic development to the country. In development to the country in developing country like India , household savings is the major source of capital for economic activities.

- **Dr. C.M. Shinde (2015)** in his paper entitled “**A study of investment pattern on the basis of demographic traits**” explained that investor’s behavior is influenced by many factors during investment decision making. Demographic profile of investors is also one of the decision influencing factors among others. This paper helps in understanding the effect of demographic factors on investor’s level of risk tolerance regarding the choice of investment. The result indicates that demographic factors of investors such as Age, educational qualification, income level, affect the investor’s level of risk tolerance. These results are important for managers to advise their client’s better area of investment and risk level according to their demographic profile.

- **K V Ramanathan (2015)** in his paper entitled “ **Study on investment preferences of bank employees** “ explained that investment is an activity engaged by people who have savings. Generally salaried people invest their savings for their future requirement. The study gives an understanding about variety of investment avenues such as stock market , commodity market, post office savings, gold, real estate. Life insurance products, bank deposits and government infrastructure bonds, in which the investors allocate their savings. This study gives an idea that most of the investors look after the safety of their investment rather than high returns. This study also demonstrate that an ideal investment selection is the problem of the investor in choosing specific investment. The study is an attempt to analyze the investment of the bank employees towards various investment avenues based on various demographic factors. The study reveals that bank employees consider the safety as well as good return on investment made by them. It was also established that income and the investment of the investment has positive relationship. Investment preference differs from person to person and investment behavior is guided by circumstances of the investor.

- **Ramanathan K V, Dr. Meenakshisundram K S (2015)** The results of research indicate that majority of the respondents are saving money for his or her safety and also the results of the study would be of a guide for private finance and investment.

- **Deepak Sood, Dr. Navdeep Kaur (2015)** The study shows that the majority preferred investment options are LIC and bank deposits and most of the factors influencing investment decisions are high returns, tax write-off and safety. **Sonali Patil (2014)** studied preferred investment avenues among salaried people with reference to Visakhapatnam City, India. A sample size of 40 investors has been taken from the Visakhapatnam City, India. The result of finding showed 60% investors were aware about the investment avenues whereas 40% were unaware.

- **Dr.Venkatesh S (2014)** In his paper presented at 2nd international conference social security research centre university of Madhya Pradesh entitled “pension fund investment patterns in India: its challenges and prognosis” highlighted on

significant contributory force of pension funds on capital market development, which in turn contributed for overall economic development and new investment products. India's pension business has immense has no access to a retirement fund. It has attracted wide attention across the globe due to the reforms undertaken by government of India in 2004- by shifting from defined benefit (DB) to defined contribution (DC) scheme except for defense services. Pension fund management is one of the crucial and complex processes which have a great effect on the financial market of any country. The effective and efficient investment mechanism of pension fund showcases the appropriate return on investment and it can be channelized for the beneficiaries. This paper helps in understanding the pre and post 2004 pension fund investment mechanism through detailed investigation of transition process of DB to DC method with empirical on effect of pension fund investment on capital markets and channelization of fund for economic growth in the country.

- **M. Sathanapriya and Dr.K.Brindha (2014)** The researcher has analyzed that the salaried employees consider safety and good returns while investing. Respondents are much more aware about the investment avenue available into the market except the female investors. The Current study deals with the saving and Investment Pattern of Salaried IT People with Special Reference to Chennai City (India)
- **V.R.Palanivelu & K.Chandrakumar (2013)** examined the Investment choices of salaried class in Namakkal Taluk, Tamilnadu, India with the help of 100 respondents as a sample size & it reveals that as per Income level of employees, invest in different avenues. Age factor is also important while doing investments.
- **Report on “Investment pattern for insurance and pension sector “ under government of India ministry of finance, (2013)** gives an in-depth understanding of investment of funds under insurance sector and pension sector. It explores the existing investment patterns being followed in the capital market, pension and insurance sector and to suggest an investment pattern, keeping, inter cycle in insurance sector. And exposure limits paid down by the regulator and the

government , market mechanisms and review the potential of insurance and pension funds in contributing to the development and deepening of markets as well as re-energising investment management. This report gives an insights on international best practices and experiences on insurance and pension fund management as well as investment patterns to learn from the best practices of OECD and emerging economies. This report provides recommendations to understand and capture the potential of insurance and pension sector in contributing to meeting the long term financing needs of the nation while maintaining the safety of the policy holder as the topmost priority .

- **Prof. yogesh p. patel (2012)** in his paper entitled “**A study of investment perspective of salaried people (private sector)**” “Provides an insight into factors considered for an appropriate investment. It gives a wider scope to understand various issues related to investment by salaried people. This study helps in understand various issues related to investment by salaried people.
- This study helps in understanding the behavioral pattern of investment among the salaried people working in private sector and the difference in perception of an individual related to various investment alternatives. It also explains that saving is typically used to refer to economizing, cutting cost, or to rescuing someone or something. In terms of personal finance, saving refers to preserving money for future use- typically by putting it on deposit- this is distinct from investment where there is an element of risk. It ascertained return, risk and time as the main elements of investments.
- **Manoj kumar dash (2010)** in his paper entitled **Factor influencing investment decision of generations in India: an econometric study** revealed about key factors that influence investment behavior and ways these factors impact investment risk tolerance and decision-making process among men and women and among different age groups. The individual may be equal in all aspects, may even be living next door , but their financial planning needs are very different , it is by using different age groups along with gender that synergism between investors can be generated. In this context, demographics alone no longer suffice as the basis of segmentation of individual investment. This study made an attempt to find

out factors which affects individual investment decision and difference in the perception of investors in the decision of investing on basis of age and on the basis of gender.

- The study concludes that investors' age and gender predominantly decides the risk taking capacity of investors. The study aims to put on some knowledge about key factors that influence investment behavior and ways these factors impact investment risk tolerance and decision making process among men and women and among different age groups. The individual may be equal in all aspects, but their behavior is different in same situation. The study try to find out the factors which affects individual investment decisions as well as.
- **Barber and Odean (2004)** explored the impact of intuitive thinking on investment preference to study the experience of actual investors. The ET retail equity investor survey (2004) in the secondary market identified different categories of investors based on their characteristics and attitude towards secondary market investments. He revealed that there are some differences between active and passive investors in term of demographic and psychographics, investment characteristics as well as investment behavior.
- **The National Council of Applied Economic Research (NCAER)** conducted a survey of households (1964) entitled "**Attitude Towards and Motivations for saving**". The survey covered a sample of 4650 households spread over India.

CHAPTER 3 – RESEARCH METHODOLOGY

3.1. INTRODUCTION

In the fast changing scenario, investors are invariably faced with a dilemma as to where to put their money to get maximum yield. There has been a considerable surge in the investment options that are available to the investors. The investors need to decide their portfolio from the available pool of investment opportunities. But, the investors realize that the decision making process is not an easy task. The decision regarding the selection of the investment directly influence the results thereof. All investment may not be profitable, since the investor is not assured of making the correct investment decisions over the period of years. However, the investor should earn a positive return on a diversified portfolio. These aspects make study of investment more challenging and demanding.

Investing decisions are driven by normal human behavior, which can have a devastating impact on long-term wealth accumulation. (Steven L. Beach and Clarence C. Rose 2005)

Investing is not a mere guess or a game, but it is far more serious subject that can have a major impact on investor's future well being. Virtually everyone makes investments. The investor may not select specific asset such as stock, although investments are still made through participation in mutual funds, pension plan, and employee saving program or through purchase of life insurance or a home.

Each of this investment has common characteristics such as potential return and the risk associated. The future investment has common characteristics such as potential return and the risk associated. The future is uncertain, and the investor must determine how much risk he is willing to bear since higher return is associated with accepting more risk.

The investor must at first specify the investment goals. Based on these predetermined goals, the investor should be aware of the mechanics of investing and the environment in which investment decisions are made. Some of the

investment mechanics to be learnt are the selection of securities, time horizon, the regulations and tax laws underlying, and the sources of information concerning investment that are available to the investor.

3.2 RESEARCH DESIGN

Descriptive research design method have been used wherein researcher describe the impact of demographic traits on investment pattern of investors.

3.2.1. SAMPLING PLAN

It is broadly divided into two groups as probability sampling techniques and non-probability sampling techniques. For the current study, Simple random sampling is chosen.

3.2.2. RESEARCH GAP

Researches done in past shows that investment decision by investors is associated with their investment preference, purpose of objectives, returns and risk tolerance levels but very few studies have been done to assess the impact of demographic traits on investment pattern of investors and their investment awareness level related to various investment avenues.

3.2.3 SAMPLE ANALYSIS

Where the population is unknown, the sample size can be derived by computing the minimum sample size required for accuracy in estimating proportions by considering the standard normal deviation set at 95% confidence level (1.96), Percentage picking a choice or response (50%=0.5) & the confidence interval (0.05=+5 or -5)

Following formula can be used to determine sample size (Nargundkar,2003)

$$n = p(1-p)(Z/e)^2$$
$$= 250$$

Where, n = sample size

Z = Z value from the standard normal distribution for the confidence level desired by the researcher. For this study, the researcher has assumed 98 percent confidence level. Then from the standard distribution tables, the Z value is 1.96.

P = Frequency of occurrence of something expressed as proportion (0.50)

e = Tolerance error. This can be decided by the researcher. For this study, the researcher has assumed tolerance error 0.04

Applying above formula ,the sample size comes to 250,Hence ,researcher has collected the primary data from 250 respondents.

Population

As this study has been done in the state of Chennai of India,the individual investors (Above 20 years) of Chennai state are considered as a population for this study.

- **Sample size**-Total sample size of 250 investors in the state of Chennai is considered for the study.

3.3.SOURCES OF DATA

The methodology is discussed under two heads, namely,

3.3.1.COLLECTION OF DATA

For this study both primary as well as secondary data sources are used.

- ❖ **Secondary data:-** To get into the research areas and to develop the theoretical framework and hypothesis, the information was collected from various books, magazines, journals, newspapers, websites, research projects and reports published by Govt. Speeches and lectures of officials of various governmental authorities and policy makers around the world, were also used as secondary data sources.
- ❖ **Primary data:-** The primary data include data collected through questionnaires and interviews. A detailed questionnaire were prepared and administered on investors of Chennai . Total questionnaires were send to respondents by researcher by links. Out of which 250, which are filled up by respondents properly with correct response ,considered as a sample.

3.3.2.ANALYSIS OF DATA

➤ **Input**

- Questionnaire Feedback
- Employee's response

➤ **Process**

- The data collected have been primarily tabulated and table was prepared
- Percentage analysis has been the basis tool for analysis

Further MS-EXCEL, SPSS package v-21, has been used for analyzing the data using Chi-square and Rank Correlation test.

3.4. QUESTIONNAIRE DEVELOPMENT

Initially ,the preliminary research instruments was prepared on in depth literature review in the similar field. Then the research instrument was sent to total of 10 experts of , belonging to financial and academic fields. The changes were incorporated in the research instruments as suggested by the

experts and then pilot testing of this modified research instrument was performed on 50 respondents.

Some drawbacks were identified from the pilot testing. After eliminating these drawbacks and simplifying language, final research instrument was prepared for the study. Final research instrument was divided into sections:

- Section A comprised of questions based on demographic and social-economic variables.
- Section B comprised of investment pattern of investors towards investment in shares, Mutual funds, Debentures, bank deposits, post office schemes, Insurance, Real Estate and Gold.
- Section C comprised of influence of demographic variable on investment awareness level.

3.5. SAMPLE SIZE:

250 Employees response is taken as sample size.

3.6. PERIOD OF STUDY:

JANUARY 2023 – MARCH 2023

3.7. LOCATION & TARGETED PEOPLE OF STUDY:

The survey is taken from the EMPLOYEES working on APEX GLOBAL SOLUTIONS

3.8. HYPOTHESIS:

There are null (H_0) and alternate (H_1) Hypothesis

H_0 : There is no significant differentiation between influences of Gender towards investment in Equity.

H_{10} : There is no significant differentiation between performance of different investment options.

3.9. TECHNIQUES USED FOR ANALYSIS:

The data collected through the questionnaire was compiled and a master table was created Further, the data was analyzed and interpreted using various statistical tools using statistical software that includes MS-EXCEL and SPSS,

The statistical tools that were used for analysis include,

1. Percentage Analysis
2. Chi-square test
3. Correlation test

Statistical Analysis software's like MS-Excel, SPSS were used for various analysis

3.9.1.VARIABLES UNDER INVESTIGATION

Following variables considered during study

I. Independent variables

- a. Age

- b.** Gender
- c.** Family stage in life cycle
- d.** Annual income
- e.** Investment awareness
- f.** Factors considered during Investment

II. Dependent variable

- Investment pattern of Individual investors
- Data analysis and interpretation

CHAPTER 4 – DATA ANALYSIS AND INTERPRETATION

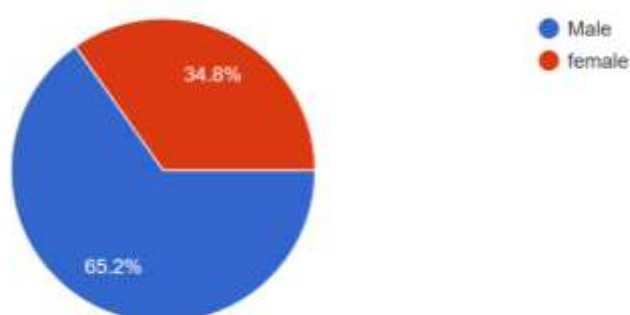
The purpose of this chapter is to analyze the raw data and convert them into someuseful information. This chapter includes compilation of primary data that is collected through fieldwork and to present the key analysis, results, interpretationand discussion of the survey such as profile of respondents, demographics, investments and investment preferences. The data were analyzed using statistical package for social science. Statistical tests - Chi square & Correlation are used to tests the hypotheses.

4.1.PERCENTAGE ANALYSIS

Table 4.1.1.GENDER OF THE RESPONDENTS

Gender	Frequency	Percentage
Male	163	65.2
Female	87	34.8
Total	250	100

Chart 4.1.1.GENDER OF THE RESPONDENTS



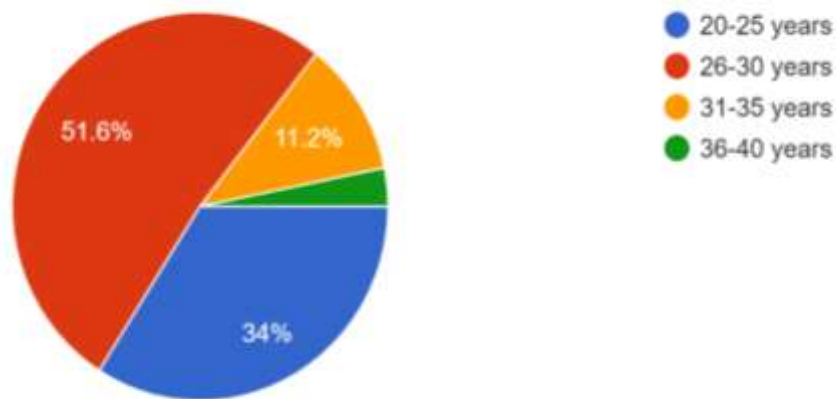
INFERENCE:

From the above graph, it is understood that 65.2% of the sample investors are male respondents and 34.8% of them are female respondents. Majority of the sample investors are male respondents

Table 4.1.2.AGE OF RESPONDENTS

Age	Frequency	Percentage %
20-25 years	85	34
26 - 30 years	129	51.6
31-35 years	28	11.2
36-40 years	8	3.2
Total	250	100

Chart 4.1.2.AGE OF RESPONDENTS



INFERENCE:

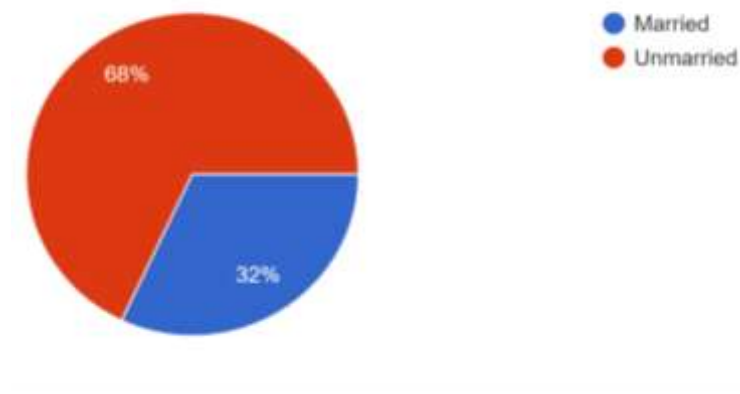
From the above pie chart, it is understood that age distribution of samplerespondents is heavily dominated by age group 26-30 years as its weight is 51.6%,in comparison with respondents fall under the age group between 20-25 years who represent 34%,respondents belonging from the age group of 31-35 years who represent 11.2%, respondents belonging from the age group of 36-40 years who represent 3.2%

The major investment decisions take place in the age group of 26-30 years.

Table 4.1.3.MARITAL STATUS OF THE RESPONDENTS

Marital status	Frequency	Percentage
Married	80	32
Unmarried	170	68
Total	250	100

Chart 4.1.3.MARITAL STATUS OF THE RESPONDENTS



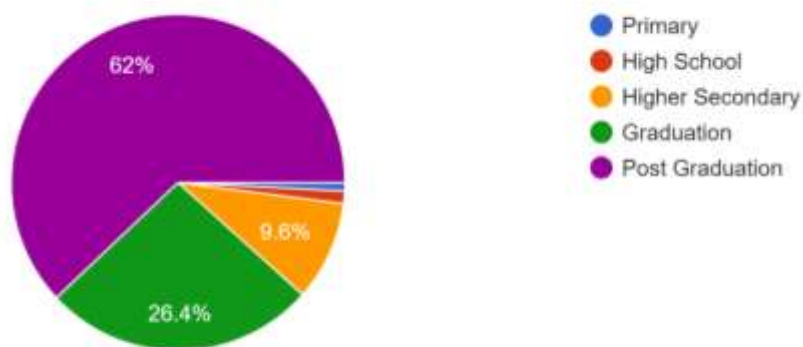
INFERENCE:

From the above graph, it is understood that 68% of the sample investors are unmarried and 32% of them are married. Majority of the sample investors are Unmarried

Table 4.1.4. EDUCATIONAL QUALIFICATION OF THE RESPONDENTS

Education	Frequency	Percentage
Primary	2	0.8
High School	3	1.2
Higher Secondary	24	9.6
Graduation	66	26.4
Post Graduation	155	62
Total	250	100

Chart 4.1.4. EDUCATION OF THE RESPONDENTS



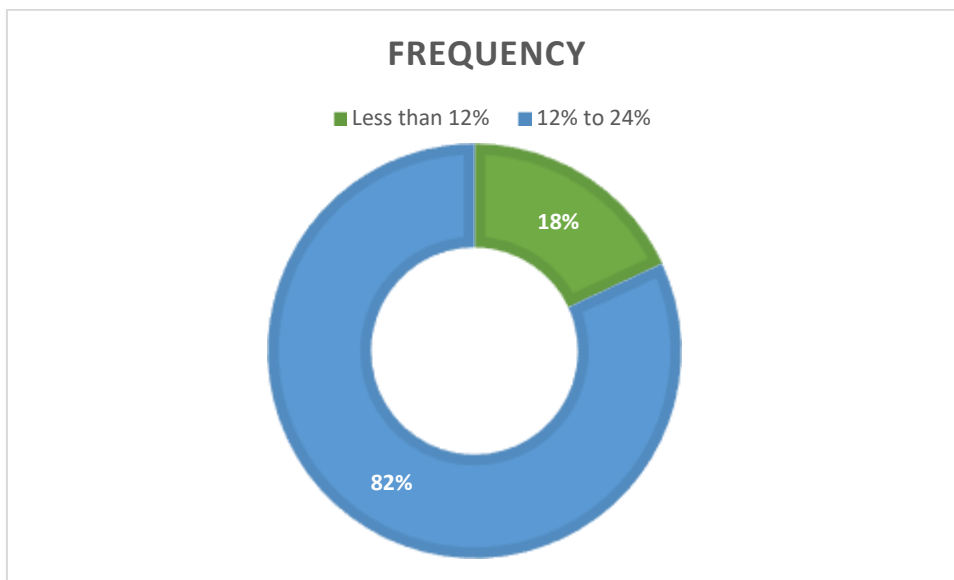
INFERENCE:

From the above pie-graph, it is understood that the highest level of education attempted by the respondents is 62% are post graduates, 26.4% are graduates, 9.6% and 1.2% respondents have completed higher secondary education and high school education respectively. Respondents, who have completed primary education are comprised of 0.8% respectively.

Table 4.1.5.EMPLOYMENT STRUCTURE OF THE RESPONDENTS.

Structure of Employment	Frequency	Percentage
Full time Structure	195	78
Part time Structure	55	22
Total	250	100

Chart 4.1.5.EMPLOYMENT STRUCTURE OF THE RESPONDENTS.



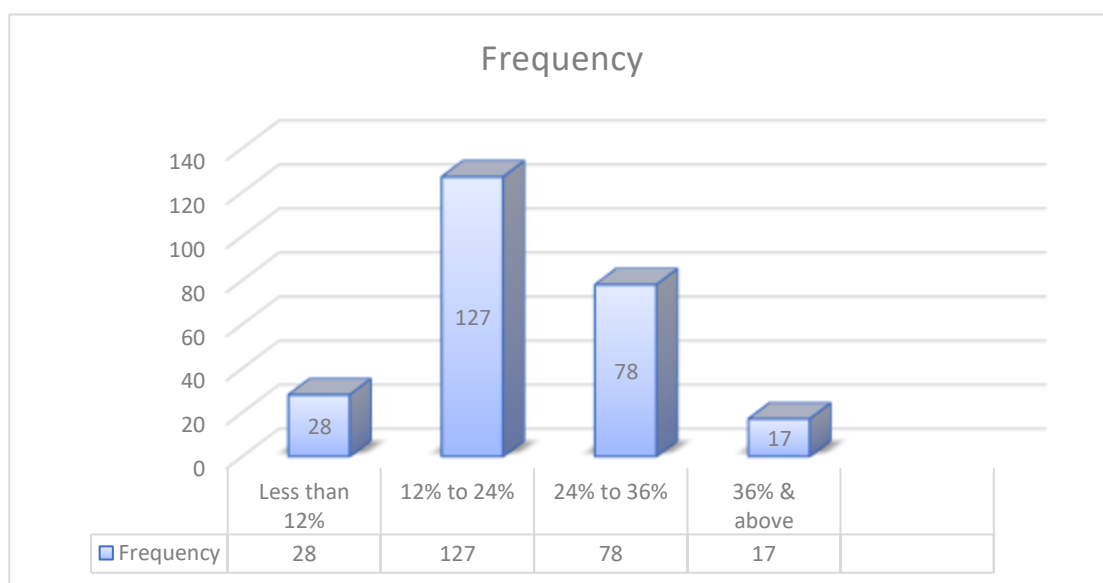
INFERENCE:

The distribution of sample respondents on the basis of employment structure is heavily dominated by full-time Salaried group as its weight is 78% in comparison with respondents of Part-time Salaried group who represent 22% .

Table 4.1.6. FAMILY STAGE LIFE CYCLE OF THE RESPONDENTS

Stage	Frequency	Percentage (%)
Young single	140	56
Young married without children	40	16
Young married with children	41	16.4
Middle age married without children	19	7.6
Older married	10	4
Total	250	100

Chart 4.1.6. STAGES IN FAMILY LIFE CYCLE OF THE RESPONDENTS



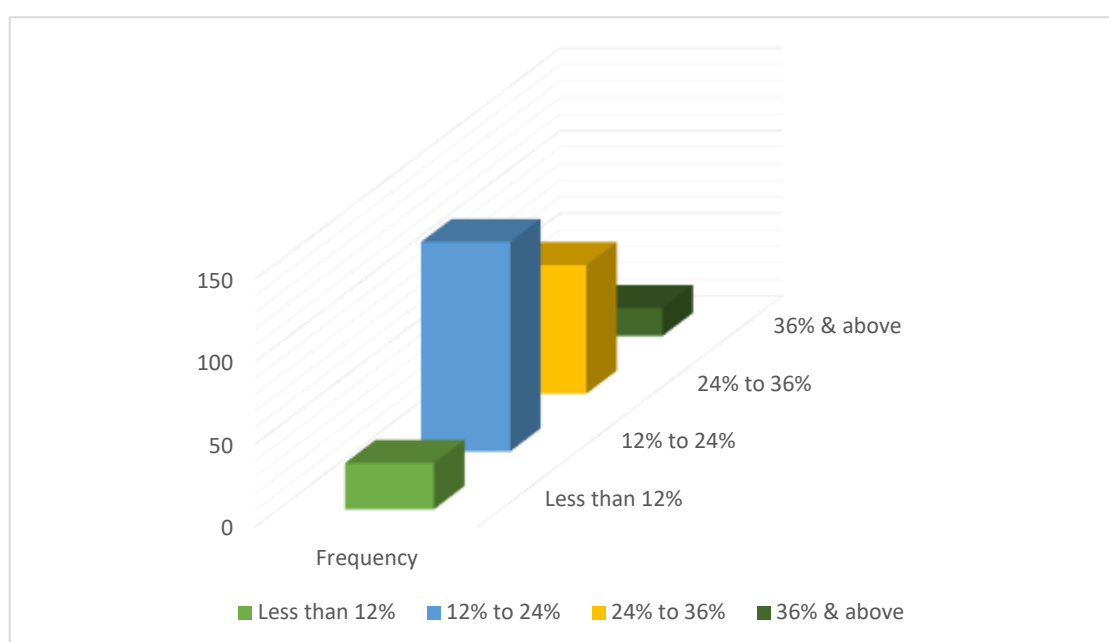
INFERENCE:

From above chart, it is clear that, it can be seen that the highest proportion of respondents i.e. 56% belongs to young single, while the proportion of young married without children is 16% , percentage of young married with children is 16.4% , percentage of Middle age married without children is 7.6% and older married is 4%.

Table 4.1.7.INCOME OF THE RESPONDENTS

Income	Frequency	Percentage
Below 1 lakhs	25	10
1 lakhs-2 lakhs	100	40
2 lakhs-3 lakhs	71	28.4
Above 3 lakhs	54	21.6
Total	250	100

Chart 4.1.7.INCOME OF THE RESPONDENTS



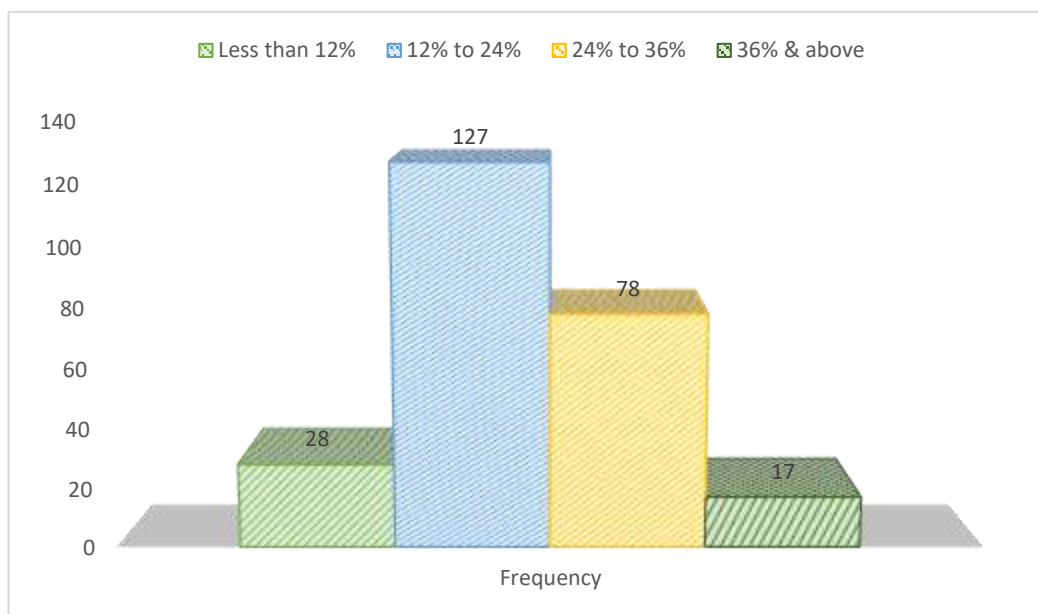
INFERENCE:

From the above Chart, it can be seen that the highest proportion of respondents i.e.40% earns yearly income of Rs.1 lakh-Rs.2 lakhs, income between Rs. 2 lakhs-Rs. 3 lakhs was earned by 28.4% respondents .About 21.6% respondents and 10% respondents earns income between above Rs. 3 lakhs and below 1 lakhs Rs. respectively.

Table 4.1.8.INVESTMENT EXPERIENCE OF THE RESPONDENTS

Years of Investment experience	Frequency	Percentage
Less than 1 year	46	18.4
1 to 5 years	135	54
6 to 10 years	59	23.6
More than 10 years	10	4
Total	250	100

Chart 4.1.8.INVESTMENT EXPERIENCE OF THE RESPONDENTS



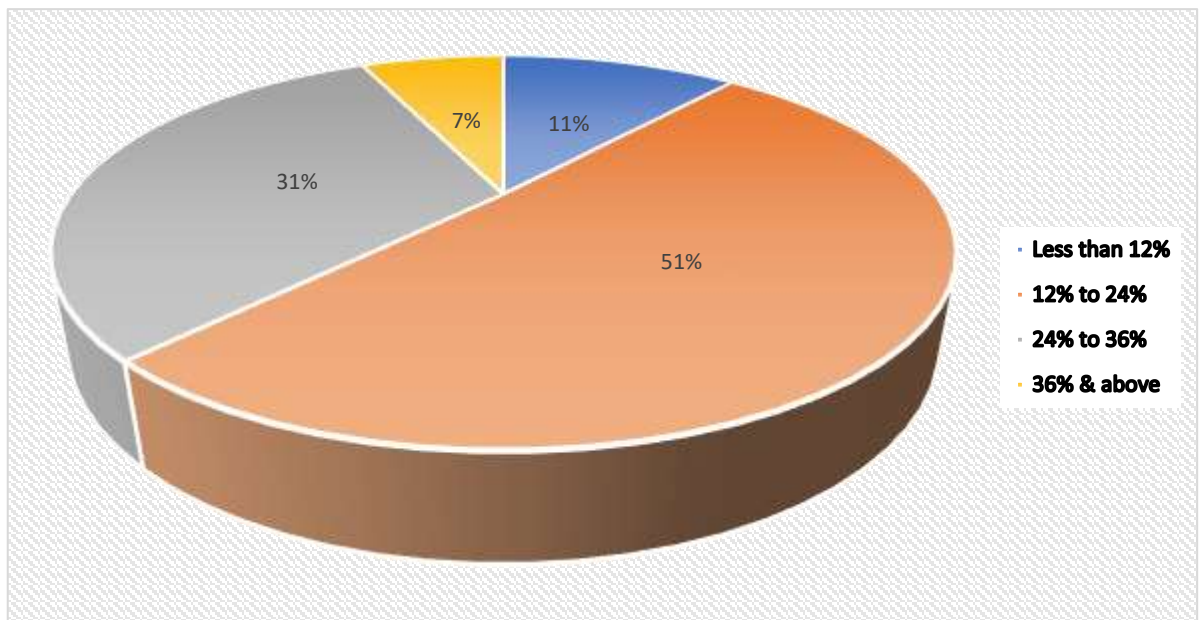
INFERENCE:

Sample distribution with regards to years of investment experience
18.4% respondents possess investment experience of less than one year ,
54% respondents possess investment experience between 1 to 5 years.
Then 23.6% and 4% respondents possess investment experience between
6 to 10 years and more than 10 years respectively.

Table 4.1.9.GOAL OF INVESTMENT

Goal of investment	Frequency	Percentage
Purpose of marriage	13	5.2%
Purpose of child education	97	38.8%
Purpose of Wealth creation	60	24%
Purpose of Safety	80	32%
Total	250	100

Chart 4.1.9.GOAL OF INVESTMENT



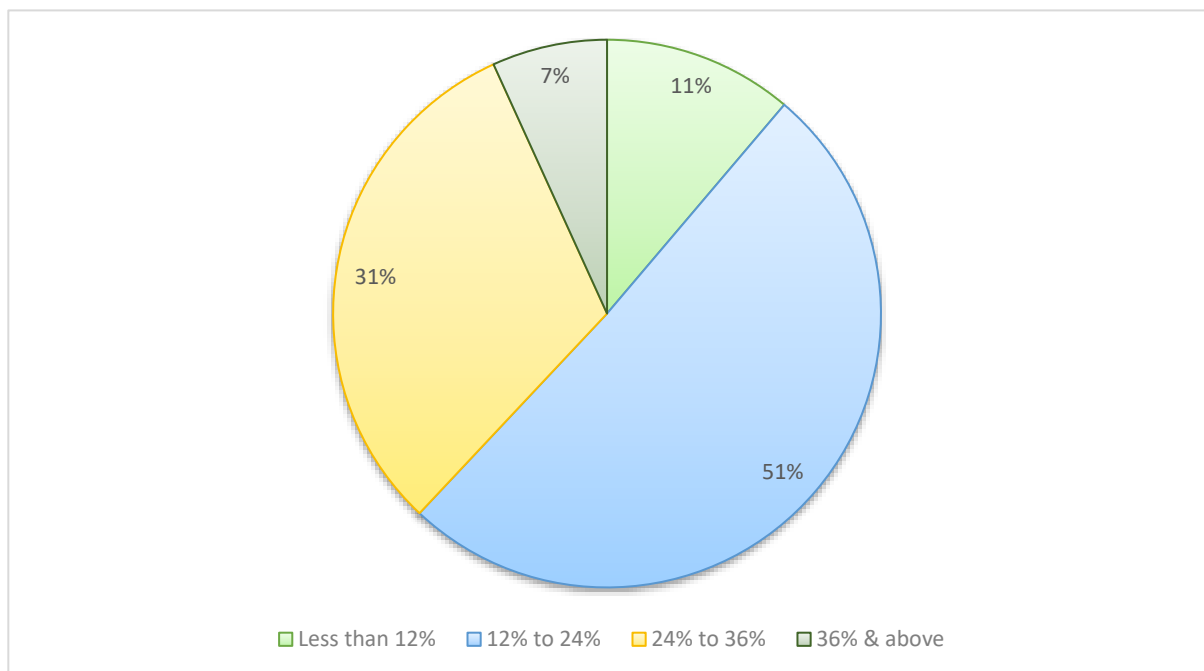
INFERENCE:

Majority of investors consider Child education & safety as goal during investment, i.e. 38.8%(n=97), & 32%(n=80) following other goals respectively given above in table.

Table 4.1.10.INCOME MOVED TO SAVINGS & INVESTMENT OF THE RESPONDENTS

Yearly saving to yearly Income ratio	Frequency	Percentage
Below 10%	25	10
11% to 20%	129	51.6
21% to 30%	85	34
Not Disclosed	11	4.4
Total	250	100

Table 4.1.10.INCOME MOVED TO SAVINGS & INVESTMENT OF THE RESPONDENTS



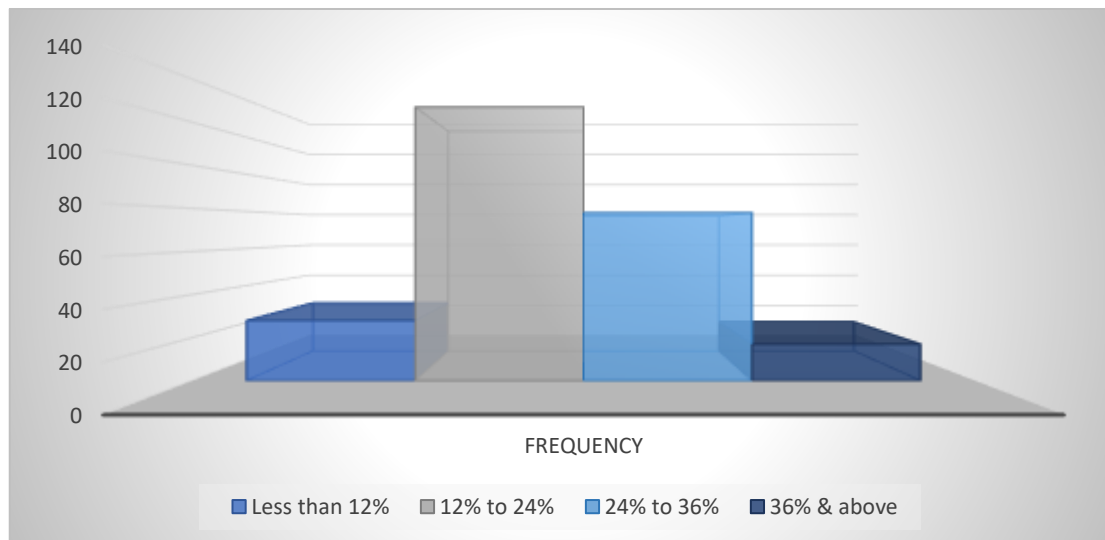
INFERENCE:

With regard to income to savings and investment ratio, it can be seen from above pie-chart, that the highest proportion i.e. 51.6% ,respondent's income to savings and investment ratio was between 11% to 20%.In the same way, 34% and 10% of respondent's income to savings and investment ratio was 21% to 30% and Below 10% respectively. Only 4.4% respondent's income to savings and investment ratio was Not Disclosed.

Table 4.1.11. EXPECTED RATE OF RETURN (ROR) OF RESPONDENTS

ROR	Frequency	Percentage
Less than 12%	28	11.2
12% to 24%	127	50.8
24% to 36%	78	31.2
36% & above	17	6.8
Total	250	100

Chart 4.1.11. EXPECTED RATE OF RETURN (ROR) OF RESPONDENTS



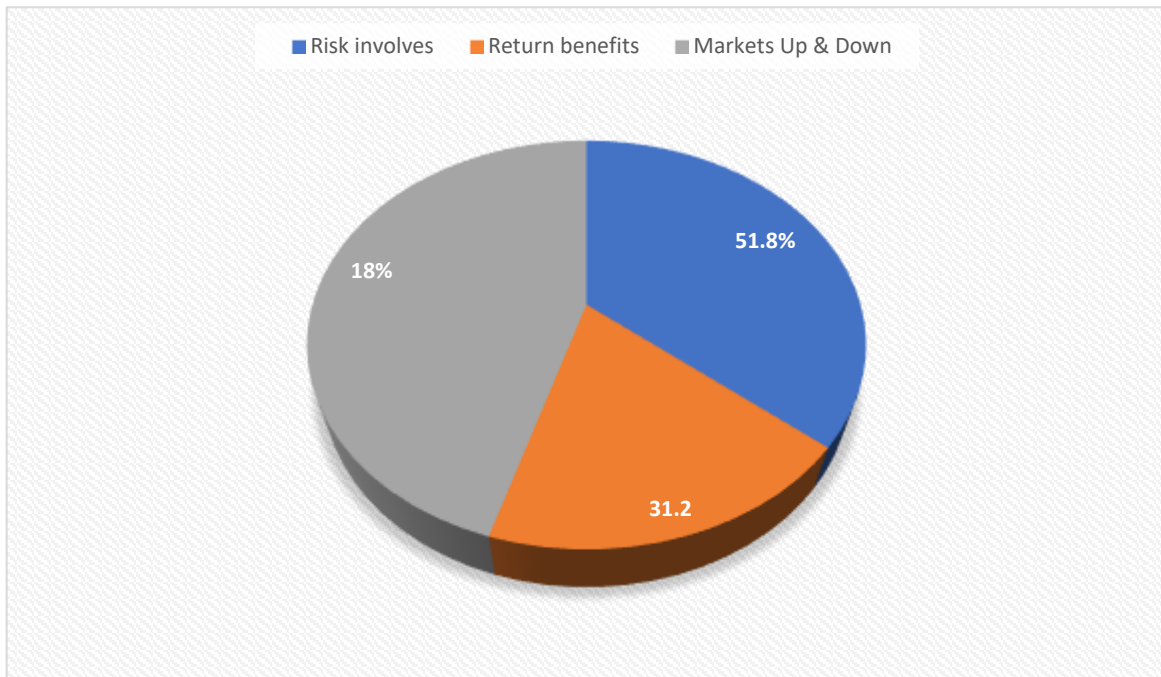
INFERENCE:

With regard to above graph, that the 50.8% respondents expected ROR is 12-24% of returns, 31.2% respondents expected ROR is 24-36% of returns, 6.8% respondents expected ROR is 36% & above returns and 11.2% respondents expected ROR is Less than 12% returns

Table 4.1.12. INVESTMENTS DONE BY THE RESPONDENTS

Kinds of Investments	Frequency	Percentage
Investments in Physical Assets	127	50.8
Investments in Financial Assets	78	31.2
Investments in Marketable Assets	47	18
Total	250	100

Chart 4.1.12. INVESTMENTS DONE BY THE RESPONDENTS



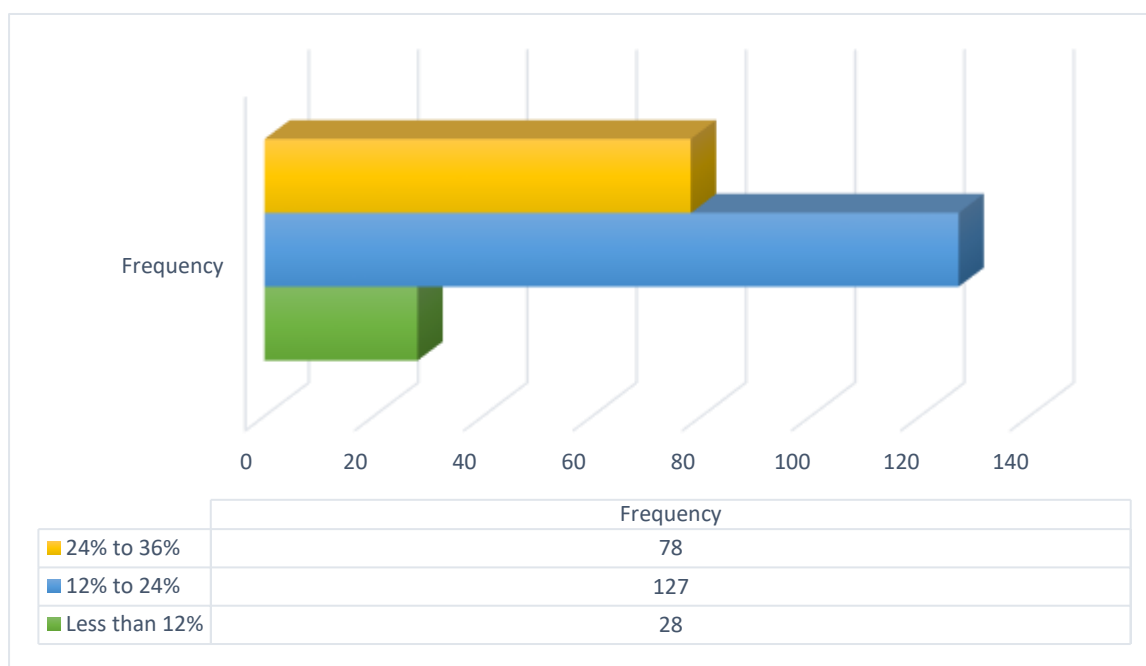
INFERENCE:

With reference to the above chart and table , most of the members prefer to invest in physical assets i.e. 50.8% from 127 employees and next most preferred one is Financial assets i.e. 31.2% from 78 employees and finally marketable assets i.e. 18% from 47 employees.

Table 4.1.13. RISK TOLERANCE LEVEL OF THE RESPONDENTS

Risk Tolerance Level	Frequency	Percentage
Lowest risk takers	38	15.2
Moderate risk takers	177	70.8
High risk takers	35	14
Total	250	100

Chart 4.1.13. RISK TOLERANCE LEVEL OF THE RESPONDENTS



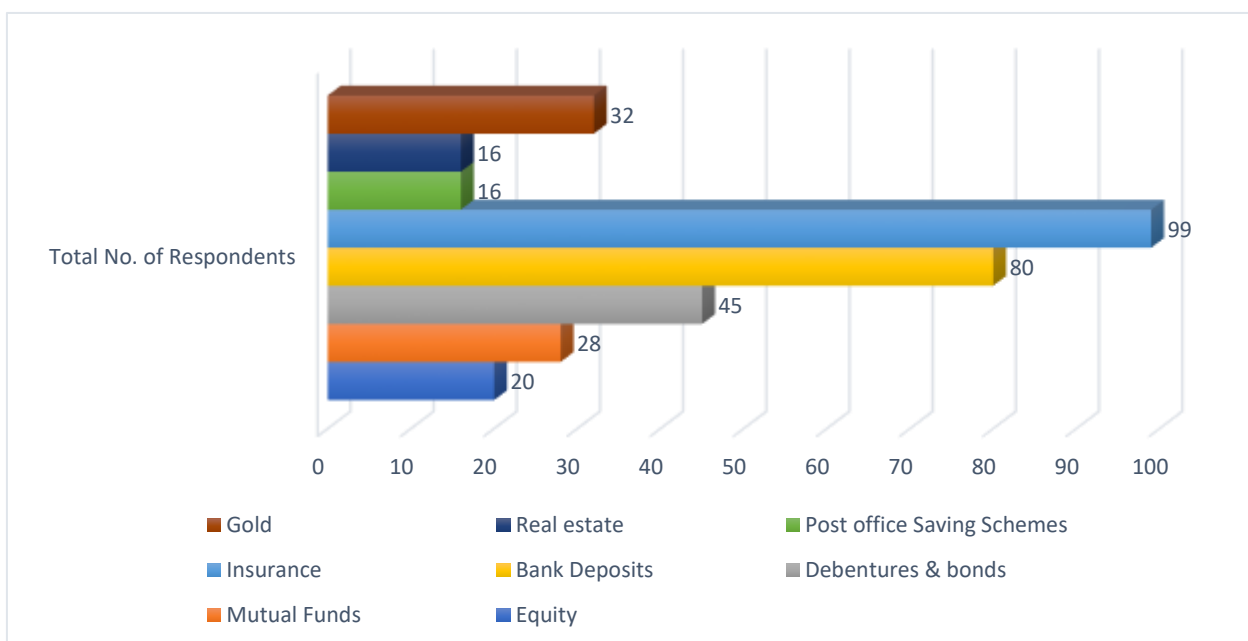
INFERENCE:

With regards to risk tolerance level of respondents , 15.2% are lowest risk takers(n=38), 70.80% are moderate risk takers (n=177), and 14% are high risk takers (n=35).

Table 4.1.14.RESPONDENTS INVESTMENT IN VARIOUS CLASSES

Investment Avenues	Total No. of Respondents	Percentage of Respondents
Equity	20	8
Mutual Funds	28	11.2
Debentures & bonds	45	18
Bank Deposits	80	32
Insurance	99	39.6
Post office Saving Schemes	16	6.4
Real estate	16	6.4
Gold	32	12.8

Chart 4.1.14.RESPONDENTS INVESTMENT IN VARIOUS CLASSES



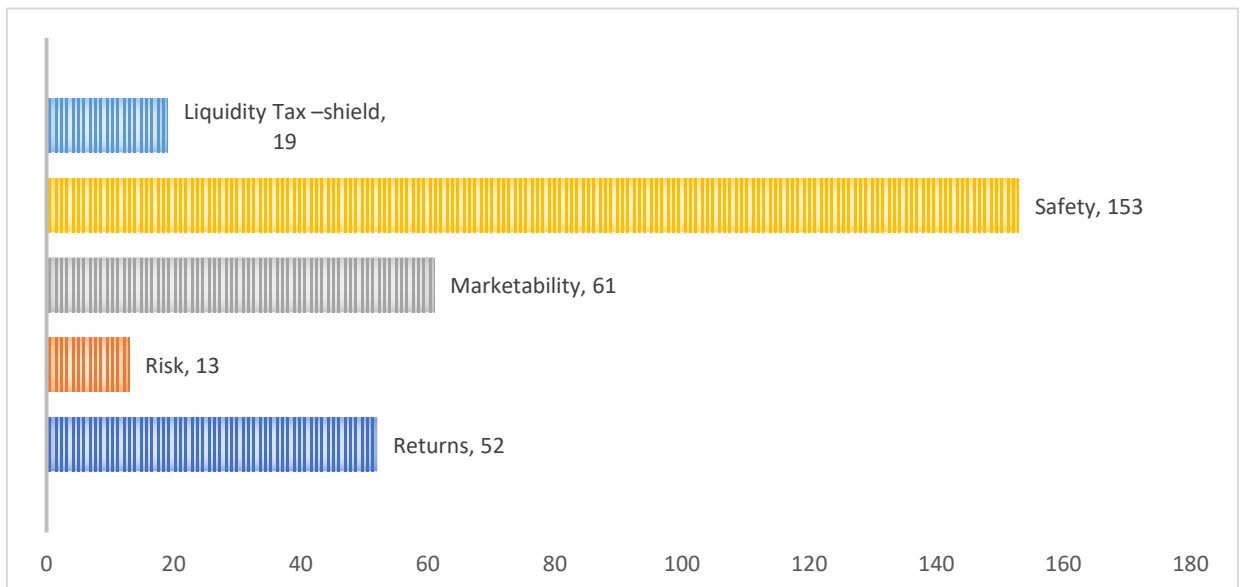
INFERENCE:

From above table, it is clear that top three investment avenues are Bank deposits, Insurance , Debentures & bonds followed by Gold, Mutual funds, Equity, Real Estate, Post – office deposits.

Table 4.1.15.FACTORS CONSIDERED BY RESPONDENTS FOR INVESTMENT

Factors	Total No. of Respondents	Percentage of Respondents	Ranking
Returns	52	20.4	3
Risk	13	5.2	5
Marketability	61	24.4	2
Safety	153	61.2	1
Liquidity Tax – shield	19	7.6	4

Chart 4.1.15.FACTORS CONSIDERED BY RESPONDENTS FOR INVESTMENT



INFERENCE:

The factors considered for investment by respondents were quite different from each other. On analyzing the data, the maximum respondents have factored on Safety 61.2%. About 24.4% of the respondents have focused on Marketability, 20.4% on returns. 7.6% on Liquidity Tax-shield and only 5.2% of the respondents have focused on Risk.

Based on ranking of the factors considered for investment, safety was the most important factor that investors focused on, followed by marketability, Returns, Liquidity tax-shield, Risk.

Table.4.1.16.RESPONDENTS AWARENESS TOWARDS BASICS OF INVESTMENT

AWARENESS IN BASICS OF INVESTEMENT	YES	NO
Risk involved	135	23
Return benefits	70	97
Markets Up & Down	170	44
Expertise in Investment	53	111
KYC	52	106

Chart.4.1.16. RESPONDENTS AWARENESS TOWARDS BASICS OF INVESTMENT



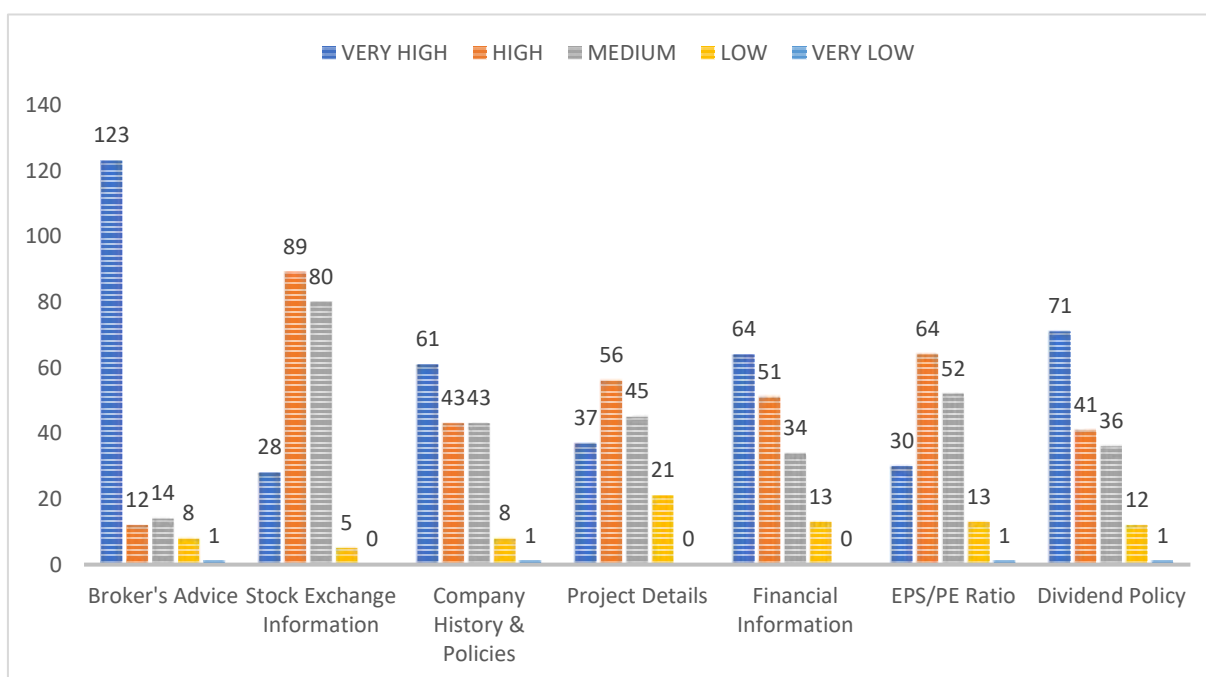
INFERENCE:

With reference to above table & chart , Respondents awareness towards basics of investment changes one to the another . The respondents aware in this basics of investment are 135 in risk, 70 in return benefits, 170 in Markets Up and Down, 53 in expertise in investment, 106 in KYC & the not awared peoples are 23 in risk, 97 in return benefits, 44 in Markets Up and Down, 111 in expertise in investment, 52 in KYC.

**Table.4.1.17.DETERMINANTS INVOLVED IN INVESTMENT
EVALUATION & DECISION MAKING.**

DETERMINANTS	VERY HIGH	HIGH	MEDIUM	LOW	VERY LOW
Broker's Advice	123	12	14	8	1
Stock Exchange Information	28	89	80	5	0
Company History & Policies	61	43	43	8	1
Project Details	37	56	45	21	0
Financial Information	64	51	34	13	0
EPS/PE Ratio	30	64	52	13	1
Dividend Policy	71	41	36	12	1

**Chart.4.1.17.DETERMINANTS INVOLVED IN INVESTMENT
EVALUATION & DECISION MAKING**



INFERENCE:

With reference to the above Table & Chart, In investment evaluation & decision making , 123 respondents preferring it as very highly, 12 as high , 14 as medium , 8 as low & 1 as very low in Broker's advice.

In Stock exchange information - 28 respondents preferring it as very highly, 89 as high , 80 as medium & 5 as low .

In Company history and policies - 61 respondents preferring it as very highly, 43 as high , 43 as medium, 8 as low & 1 as very low .

In Project Details - 37 respondents preferring it as very highly, 56 as high , 45 as medium & 21 as low .

In Financial Information – 64 respondents preferring it as very highly, 51 as high , 34 as medium & 13 as low .

In EPS/PE Ratio - 30 respondents preferring it as very highly, 64 as high , 15 as medium, 13 as low & 1 as very low .

In Dividend Policy - 71 respondents preferring it as very highly, 41 as high , 36 as medium, 12 as low & 1 as very low .

4.2.CHI-SQUARE TEST:

Hypothesis for the data shown here is,are as under:

H₀: There is no significant association between influences of Gender towards investment in Equity.

H₁: There is a significant association between influences of Gender investment in Equity.

OUTPUT:

Influence of Gender towards investment in Equity

TABLE.4.2.1.CHI-SQUARE TESTS

	Value	Df	Sig.
Pearson Chi-Square	1.626	4	0.804
Likelihood Ratio	1.949	4	0.745
Number of Valid Cases	250		

(Source: SPSS)

CHART.4.2.2.SYMMETRIC MEASURES

	VALUE	SIGNIFICANCE
Phi	0.81	.804
Cramer's V	0.81	.084
Number of Valid Cases	250	

(Source: SPSS)

INFERENCE:

The test was performed at 5% level of significance. The output of Chi-square testis as presented in Above Table The Pearson Chi-Square significance value is 0.804 with degree of freedom 1.

Therefore, null hypothesis is rejected and hence,it is found that there is a significant association between Gender of respondents and their investment in Equity.

It might be also concluded that Gender of respondents and investment in Equity are not independent of each other. In otherwords, these two variables are significantly associated with each other.

4.3.CORRELATION TEST :

Hypothesis for the data shown here is,are as under:

H₁₀ : There is no significant differentiation between performance of different investment options.

H₁₁ : There is significant differentiation between performance of different investment options..

OUTPUT:

TABLE.4.3. SPEARMEN CORRELATION TEST

		INSURANCE	MUTUAL FUND	DEBENTURES	BANK DEPOSITS	REAL ESTATE	GOLD	EQUITY	POST OFFICE
INSURANCE	Pearson Correlation	1	.211	-.018	.119	.127	-.071	-.141	.251
	Sig. (2-tailed)		.281	.909	.292	.626	.698	.565	.386
	N	99	28	45	80	17	32	19	14
MUTUAL FUND	Pearson Correlation	.211	1	-.215	.501**	.350	-.434*	.209	.559*
	Sig. (2-tailed)	.281		.271	.007	.169	.021	.391	.038
	N	28	28	28	28	17	28	19	14
DEBENTURES	Pearson Correlation	-.018	-.215	1	.613**	.044	.542**	.095	-.861**
	Sig. (2-tailed)	.909	.271		<.001	.868	.001	.698	<.001
	N	45	28	45	45	17	32	19	14
BANK DEPOSITS	Pearson Correlation	.119	.501**	.613**	1	.588*	.093	.655**	-.320
	Sig. (2-tailed)	.292	.007	<.001		.013	.612	.002	.264
	N	80	28	45	80	17	32	19	14
REAL ESTATE	Pearson Correlation	.127	.350	.044	.588*	1	-.417	.426	.043
	Sig. (2-tailed)	.626	.169	.868	.013		.096	.088	.884
	N	17	17	17	17	17	17	17	14
GOLD	Pearson Correlation	-.071	-.434*	.542**	.093	-.417	1	-.430	-.750**
	Sig. (2-tailed)	.698	.021	.001	.612	.096		.066	.002
	N	32	28	32	32	17	32	19	14
EQUITY	Pearson Correlation	-.141	.209	.095	.655**	.426	-.430	1	-.059
	Sig. (2-tailed)	.565	.391	.698	.002	.088	.066		.841
	N	19	19	19	19	17	19	19	14
POST OFFICE	Pearson Correlation	.251	.559*	-.861**	-.320	.043	-.750**	-.059	1
	Sig. (2-tailed)	.386	.038	<.001	.264	.884	.002	.841	
	N	14	14	14	14	14	14	14	14

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

INFERENCE:

The output of Correlation test is presented in the above table.

Therefore, null hypothesis is rejected and hence, it is found that there is a significant differentiation between performance of different investment options.

It might be also concluded that these two variables are significantly associated with each other.

In comparison of other investment options significance value is low for the others than to the Insurance.

CHAPTER 5 – FINDINGS,SUGGESTIONS AND CONCLUSION

5.1 FINDINGS

- Majority of the respondents i.e. 65.2% are male employees.
- Majority of the respondents are from the age group of 26-30 years (51.6%)
- Most of the employees are Unmarried i.e. 68%.
- The 62% of respondents are Post graduated candidates.
- 78% of respondents are Full time employees.
- 56% of respondents are Young Singles.
- The majority i.e. 40% of respondents are earning 1 lakh – 2 lakh rupees per annum.
- The respondents are majorly having an experience i.e. 54% of 1-5 years in Investment.
- The respondents are moreover preferring investment for the purpose of child education (38.8%) and second mostly for safety (32%).
- 51.6% of respondents are moving 11-20% of their income towards Savings & Investment.
- 50.8% of respondents are expecting 12-24% of rate of return for their investment.
- Most of the respondents are investing in the Physical Assets (50.8%).
- The 70.8% of the respondents are preferring moderate risk in the Risk tolerance level.
- Respondents are highly preferring Insurance (39.6%), Bank deposits (32%), Debentures & bonds (18%) followed by Gold (12.8%), Mutual funds (11.2%), Equity (8%), Real Estate (6.4%), Post Office Schemes (6.4%).
- The factors considered for investment by respondents were quite different from each other. On analyzing the data, the maximum respondents have focused on Safety 61.2%. About 24.4% of the respondents have focused on Marketability, 20.4% on returns. 7.6% on Liquidity Tax-shield and only 5.2% of the respondents have focused on Risk.

Based on ranking the factors considered for investment, safety was the

most important factor that investors focused on, followed by marketability, Returns, Liquidity tax-shield, Risk.

- Respondents awareness towards basics of investment changes one to the another . The respondents aware in this basics of investment are 135 in risk, 70 in return benefits, 170 in Markets Up and Down, 53 in expertise in investment, 106 in KYC & the not aware peoples are 23 in risk, 97 in return benefits, 44 in Markets Up and Down, 111 in expertise in investment, 52 in KYC.
- In investment evaluation & decision making ,
 - Broker's advice - 123 respondents preferring it as very highly, 12 as high, 14 as medium , 8 as low & 1 as very low.
 - In Stock exchange information - 28 respondents preferring it as very highly, 89 as high, 80 as medium & 5 as low .
 - In Company history and policies - 61 respondents preferring it as very highly, 43 as high , 43 as medium, 8 as low & 1 as very low .
 - In Project Details - 37 respondents preferring it as very highly, 56 as high, 45 as medium & 21 as low .
 - In Financial Information – 64 respondents preferring it as very highly, 51 as high , 34 as medium & 13 as low .
 - In EPS/PE Ratio - 30 respondents preferring it as very highly, 64 as high, 15 as medium, 13 as low & 1 as very low.
 - In Dividend Policy - 71 respondents preferring it as very highly, 41 as high, 36 as medium, 12 as low & 1 as very low.
- The CHI-SQUARE TEST was performed at 5% level of significance. The output of Chi-square test is as presented in above table.4.2.1. & 4.2.2. The Pearson Chi-Square significance value is 0.804 with degree of freedom 1. Therefore, null hypothesis is rejected and hence, it is found that there is a significant association between Gender of respondents and their investment in Equity. It might be also concluded that Gender of respondents and investment in Equity are not independent of each other. In otherwords, these two variables are significantly associated with each other.

- The CORRELATION TEST is presented in the above table.4.3.1. Therefore, null hypothesis is rejected and hence, It is found that there is a significant differentiation between performance of different investment options. It might be also concluded that these two variables are significantly associated with each other. In comparison of other investment options significance value is low for the others than the Insurance.

5.2 SUGGESTIONS

1. **Increase in tax incentives:** Investments must be made more attractive. The incentives attached to the investments such as tax benefits must be increased. The tax qualifying limit under 80C for various investment must be enhanced.
2. **Provide education and training to investors:** Investors need to be imparted with education and training on the various investment avenues and the do's and don'ts about investment. As it was seen in the study the investors had less knowledge about the investment avenues available. Even if they had knowledge it was not sufficient for accessing the investment related decision independently, except for investment in bank deposits.
3. **Attract investors toward investment in shares, mutual funds and Debenture:** Though investors were aware about the traditional investment avenues, very little awareness was been among the investors towards securities. Special training and awareness drive must be undertaken in order to attract the investors towards these investments. Institutions like SEBI must come up with schemes to attract the investors towards these investment.
4. **Organize seminars and workshops:** Financial institutions dealing with the channelizing of the funds of investors into various investments like bank deposits, insurance, postal deposits, mutual funds and securities must organize seminars and workshops for the investors. Inculcating the saving and investment habits in the children from their school or college days: The habit of saving and investment must be including among the children from the young age of school days or college days, subject on savings and investment must not be taught only to commerce or

management students, but this must be a part of the syllabus of the students from the school days, as this forms part and parcel of every individual's life. This will help the future generation be financially literate about investment scenarios around them.

5. **Design investment schemes and trainings for different segments of investors:** As observed from the study that the single investors saved for the purpose of marriage, the married respondents saved for the purpose of child education. But safety of their investment was the major objective while investing in both physical and financial assets for all the investors. Hence, investment schemes must be designed to cater to the needs of different segments of investors, while ensuring the safety of their principal investment.
6. **The major cause of less or no participation in the investment activity is the lack of awareness about the avenues:** As per the study majority of the agriculturist, self-employed and the housewives were very little or not at all aware about investment like shares, mutual funds and debentures. They were found to be very much aware about the physical assets but lacked the knowledge of financial investments. Segment wise training and education of investors must be undertaken.
7. **Inculcate the habit of financial planning:** Investors must develop the habit of financial planning. This will help the investors to plan and meet their investment requirements

5.3. LIMITATIONS-

- The study is limited to individual investor.
- The study is based on the salaried employees above the age of 20.
- This study focuses on the strategies and methodologies of investment.

5.4.CONCLUSION

This research study helps in evaluating investment pattern of investors on various investment alternatives, like investment in post office saving schemes, Bank deposits, investment in physical assets and financial assets. It also highlights the factors influencing investment decisions of individual investors, objectives of investment, Source of information, Investor awareness and Problems faced by investors.

Hence, the study has attempted to understand the investment pattern of individual investors. Indian maintain a reasonably very high net savings rate but a major portions of these savings gets invested in unproductive assets like gold or low-yielding bank fixed deposits or traditional life insurance policies. More households have to be brought into the financial system. Investors should aim for a healthy mix of financial assets and physical assets. Channeling households' savings into the financial market is imperative.

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ANNEXURE I – QUESTIONNAIRE

1. Name

2. Gender of respondents

a) Male

b) Female

3. Age group of respondents

a) 20-25 years

b) 26-30 years

c) 31-35 years

d) 36-40 years

e) 41 and above.

4. Marital status of respondents

- a) Married
- b) Unmarried

5. Educational qualification of the respondents

- a) Primary
- b) High School
- c) Higher Secondary
- d) Graduation
- e) Post Graduation

6. Employment structure of the respondents

- a) Full time Salaried
- b) Part time salaried

7. Family stage life cycle of the respondents

- a) Young Single
- b) Young Married without children
- c) Young Married with children
- d) Middle age married without children
- e) Middle age married with children
- f) Older married

8. Income status of the respondents- (yearly)

- a) Below 1 lakhs
- b) 1 lakhs-2 lakhs
- c) 2 lakhs-3 lakhs
- d) Above 3 lakhs

9. Investment Experience of respondents

- a) Less than 1 Year
- b) 1-5 Years
- c) 6-10 years
- d) Above 10 Years

Investment pattern

10. Investment goal of the respondents

- a) Purpose of Marriage
- b) Purpose of Child Education
- c) Purpose of Wealth Creation
- d) Purpose of Safety

11. Income moved to saving and Investments.

- a) Below 10%
- b) 11-20%
- c) 21-30%
- d) Not Disclosed

12. Kind of Investment of the respondents

- a) Invest in Financial assets
- b) Invest in physical assets
- c) Invest in marketable assets

13. State the expected rate of return (ROR) per annum.

- a) Less than 12%
- b) 12-24%
- c) 24-36%
- d) 36% & above

14. Risk tolerance level of Respondents

- a) Lowest Risk
- b) Moderate risk
- c) High risk

15. Respondents invest in various classes- (Please tick the option in which you prefer to invest)

1.	Equity
2.	Mutual Funds
3.	Debenture and bonds
4.	Bank Deposits
5.	Insurance
6.	Gold
7.	Real Estate
8.	Post office schemes

16. Factors influencing while selecting Investment Avenues

a) Risk

b) Return

c) Safety

d) Marketability

e) Liquidity Tax-Shield

17. Are you aware about the basics of investment

Particulars	Yes	No
Risk involved in the security		
Return benefits		
Influence of Markets up and Down		
Expertise in Investment		
KYC		

18 . Determinants involved in Investment Evaluation and decision making

S.No.	Investment determinants		Level Of awareness			
		Very High	High	Medium	Low	Very Low
1	Stock exchange information					
2	Brokers advice					
3	Company History and policies					
4	Project Details					
5	FinancialInformation					
6	EPS/PE Ratio					
7	DividendPolicy					
8	Market Volume Traded					

ANNEXURE II - RESEARCH ARTICLE
A STUDY ON INVESTMENT PATTERN OF SALARIED EMPLOYEES ON IT SECTOR
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ABSTRACT:

This study aims to analyse the investment pattern of salaried employees in IT Sector, a multinational technology company operating in various sectors including software development, cloud computing, and digital marketing. The study will collect data on the basis of Questionnaire with the employees.

INTRODUCTION:

An individual investor who purchase securities for his/her own account rather than for an organization.

Individual investors typically trade in much smaller amounts. The way the investors and respondents addressed or approached the investment process in their socio economic background is known as pattern of investment. Investment is a pre-requisite for the development of individual well-being as well as for nation. Investments in various assets acts as a cushion in the time of unemployment, retirement etc. Individual investment contributes in capital formation and save economy from deficit Balance of Payment.

REVIEW OF LITERATURE:

M. Hemlata & Pavithra.S(2018) in their paper entitled “A study on investment and savings pattern of salaried women in Coimbatore district” provides information about the investment pattern of the salaried women employees is different from professionals and businessman due to safety, regular flow of Income , tax savings benefits, security, retirement benefits..

Prof.sanket L.Charkha (2018) in his paper “ A Study of saving and investing pattern of salaried class people with special reference to pune city (India)” revealed about the preferred investment avenues among individual investors using their own self-assessment test.

National Council of Applied Economic Research (NCEAR) (2018) ‘Urban Saving Survey’ noticed that irrespective of occupation , educational qualifications and age attained, households at every level think that saving for the future was desirable , it was found that, desire to make provision for emergencies were a very important motive for saving for old age.

Securities and exchange board of India (SEBI) and NCEAR (2018) ‘Survey of Indian investors’ reported that safety and liquidity were the primary considerations which determined the choice of an investment portfolio.

OBJECTIVES:

PRIMARY : To analyze the Investment pattern of salaried employees with reference to IT Sector.

SECONDARY : 1. To identify and analyse the saving and investment patterns.
2. To study the demographic and social-economic profile of investors.
3. To Analyse the performance of different investment options.

RESEARCH GAP :

Researches done in past shows that investment decision by investors is associated with their investment preference, purpose of objectives, returns and risk tolerance levels but very few studies have been done to assess the impact of demographic traits on investment pattern of investors and their investment awareness level related to various investment avenues.

RESEARCH METHODOLOGY:

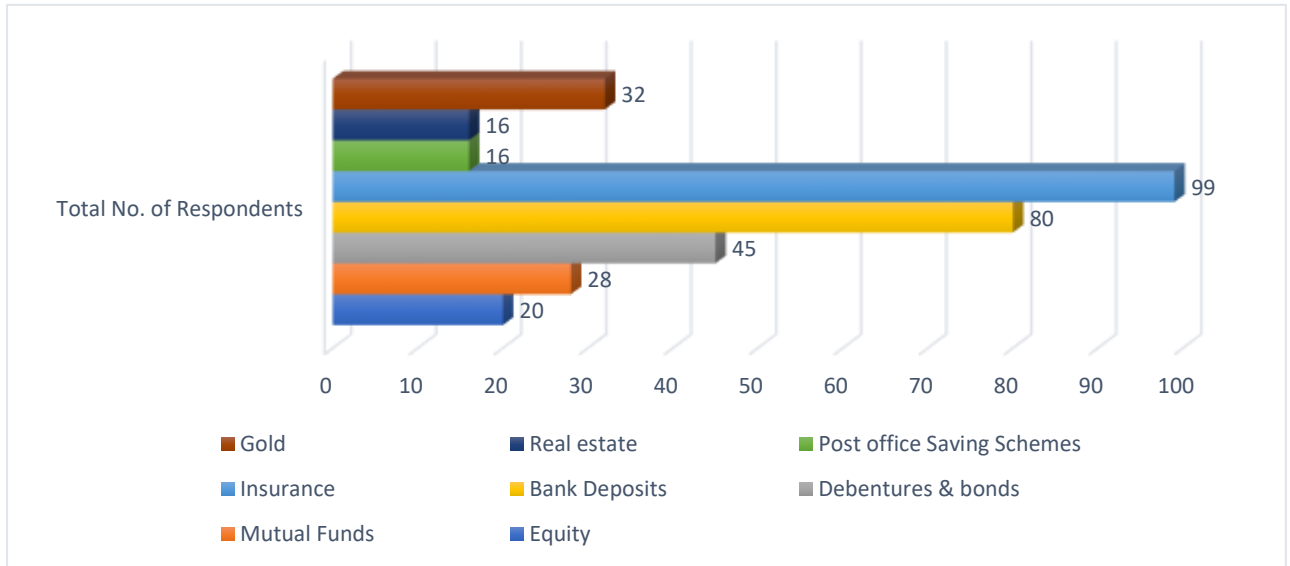
This study follows Simple random sampling. The data collected through the questionnaire was compiled and a master table was created. Further, the data was analyzed and interpreted using various statistical tools using statistical software that includes MS-EXCEL and SPSS. The statistical tools that were used for analysis include **PERCENTAGE ANALYSIS , CHI-SQUARE TEST , CORRELATION TEST.**

DATA ANALYSIS & INTERPRETATION:

TABLE.1. INVESTMENTS DONE IN VARIOUS CLASSES

CLASSES	RESPONDENTS	PERCENTAGE
EQUITY	20	8%
MUTUAL FUNDS	28	11.20%
DEBENTURES & BONDS	45	18%
BANK DEPOSITS	80	32%
GOLD	99	39.60%
INSURANCE	36	12.80%
REAL ESTATE	16	6.40%
POST OFFICE SCHEMES	16	6.40%

CHART.1. INVESTMENTS DONE IN VARIOUS CLASSES



INFERENCE: From above 6.1.Table & Chart , it is clear that top three investment avenues are Insurance, Bank deposits, Debentures & bonds, followed by Mutual funds, Equity, Real Estate, Post – office deposits .

CHI-SQUARE TEST:

Influence of Gender towards investment in Equity.

CHI-SQUARE TESTS & SYMMETRIC MEASURES.

	Value	Df	Sig.
Pearson Chi-Square	1.626	4	0.804
Likelihood Ratio	1.949	4	0.745
Phi	0.81		0.804
Cramer's V	0.81		0.804
Number of Valid Cases	250		

INFERENCE: From the above interpretation , we can find that the p value is above the significance value. So, the null hypothesis was rejected and alternative hypothesis was accepted. Therefore, there is significance differentiation between genders towards investment in equity.

FINDINGS:

- 1.The top three investment avenues preferred by respondents are Insurance, Bank deposits, Debentures & bonds, followed by Mutual funds, Equity, Real Estate, Post – office deposits.
- 2.There is significance differentiation between genders towards investment in equity.

SUGGESTIONS:

1. Increase in tax incentives
2. Provide education and training to investors:
3. Attract investors toward investment in shares,mutual funds and Debenture:
4. Inculcate the habit of financial planning:

CONCLUSION:

This study has attempted to understand the investment pattern of individual investors. Indian maintain a reasonably very high net savings rate but a major portions of these savings gets invested in unproductive assets like low – yielding bank fixed deposits or traditional life insurance policies. Investors should aim for a healthy mix of financial assets and physical assets. Channeling household's savings into the financial market is imperative

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