

Analysis and awareness of investment opportunities of salaried individual investors of Nagpur and Amravati-A pilot study

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Abstract

Investment is an activity that is engaged in by people who have savings i.e. investments are made from savings, or in other words people invest their savings. A variety of investment options are available such as bank, Gold, Real estate, post services, mutual funds and many others. Investors are investing their money with the different objectives such as profit, security, appreciation, Income stability. Researcher has studied the different avenues of investments as well as the factors while selecting the investment with the sample size of 40 salaried employees by conducting the survey through questionnaire in Nagpur and Amravati, Maharashtra, India. The study is based on personal interviews with salaried peoples, using a structured questionnaire. Actually, the present study identifies the preferred investment avenues among the individual investors using self assessment test. The study is based on primary sources of data which are collected by distribution of a close ended questionnaire. The researcher has analyzed that salaried employees consider the safety as well as good return on investment on regular basis. Respondents are aware about the investment avenues available in India.

Keywords:-Annual income,Annual savings,investment,salaried investors,savings.

I. INTRODUCTION

The salaried class has a fixed source of income and supplemented by additional income from other sources[1]. The salaried class investors with assured monthly income could be regular savers[2]. The Investment pattern of the salaried employees is different due to safety, regular flow of income, tax saving benefits, security, Retirement benefits rather than professionals & businessman[3].

Various studies at macro level confirm the role of the salaried class investors in providing the financial resources to the industrial sector [4] [5] [6]. But the level of savings can still be augmented from salaried class if the financial system is made more attractive to them. The sense of awareness of investor towards savings and investment is created, modified and shaped up by various external sources. The print and electronic media such as dailies, weeklies, television, radio etc. and personal contacts with friends, relatives, investment consultants etc. contribute a lot in creating awareness among investors [7].

In the present study, the term awareness is used to describe the awareness of investors about the existence of numerous avenues of savings and investments. The overall aim of the

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