Journal of Advances in Science and Technology
Vol. 19, Issue No. 2, April-2022, ISSN 2230-9659

Selective Investment Avenues of Individual Investors in Financial Market

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Abstract - Individual investors in Tiruchirappalli may choose from a wide range of possibilities when it comes to making investments. The ease with which an investment may be turned into cash is referred to as its liquidity. It is common for investors to look at Return, which is the potential return that is attainable through investment; Risk, which is the variability in returns resulting from value changes or market fluctuations; or Return, which is the potential return that may be achieved via investment. Investing decisions are based on a person's personal choices for risk, return potential, and the ability to access funds at any given time. It is clear from the study results that age and education do have a role in the investing decisions of people in the capital markets. In order to find the best investment possibilities in India, this study examines the patterns of behaviour of investors. Planned to help an investor pick the finest possible investment portfolio to help them achieve their financial goals in a certain length of time, an investment strategy is designed The term "investment strategy" refers to this approach. Investing may contribute to a better overall economy and prosperity by enhancing the wealth of individual citizens. Businesses might benefit from investing in circumstances where they can raise money via the financial markets. In certain cases, the investor, the company, and even society as a whole might benefit from various types of investments. A basic understanding of portfolio allotments and the possibility for profit or loss is common knowledge among Indian investors.

Keywords – Investment avenues, investment pattern.

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INTRODUCTION

One of the most important parts of economic growth for both countries and individuals is investment. Investing in a number of various investment possibilities may be seen as a significant factor in the growth of a nation's economy. There are just too many options for investors in India's financial industry. There is no doubt that the typical individual can make money in the stock market, even if the market isn't one of the best or deepest. Growth in the economy relies on capital creation, which in turn depends on the investment made by individuals, financial institutions, government agencies, and other organisations. In order to produce savings, a person gives up some of his current needs. These savings may then be invested in numerous investment possibilities. Anyone's investing choices will be impacted if they do not have a thorough understanding of all pertinent issues. Investment means making a trade-off between the now and the future. When you put money into an opportunity or an instrument with the hope that it will grow in value, you're investing. On the basis of savings motivation, it is impossible to distinguish between savers and investors. Individuals who deposit their savings in a bank account anticipate their money to increase, but those who keep their money in a safe deposit box or somewhere in their home do not. As a result, we might argue that the anticipation of return is a fundamental feature of investing. An investor hopes to make a profit on the money it has invested, whether it's in the form of tangible or intangible assets like stocks or bonds. A financial asset, such as a stock or bond investment, mutual fund, ULIPS, or a fixed deposit at a bank, is distinct from a physical asset like a home, gold, or land.

INDIVIDUAL INVESTORS

In the financial markets, public engagement (i.e., individual investors) is a significant aspect. Markets are dynamic and liquid because of the large number of households and individual investors who supply a pool of cash and a variety of decision-making. Because of this, the most generally quoted summary figure showing investor diversity is the number of stockholders, fixed depositors, Bond holders, or investors in a variety of mutual funds, insurance-linked investment plans in households and individuals. Financial markets and policymakers may benefit from having access to this data in order to better understand and plan for future developments. Government, business, and people all have a role in the investing process, and each may be a source or an investor of money. Individuals may save their money in a savings account, invest in a publicly traded firm, invest in debt instruments, or invest in different types of property, depending on their own investing goals and ambitions.

REVIEWOFLITERATURE

Manjusha Kulkarni Individual Investor Investing Behavior in the Stock Market (2020) The goal of this research is to get a better understanding of the attitudes and perceptions of individual investors toward the stock market. The paper's goals are met through conducting a survey. Respondents are divided into many groups based on their various characteristics, such as their income, career, level of education, gender, and age. A sample of roughly 50 investors from the Ambala District is used to gather primary data. According to a study by Dr. Naveen Prasadula(2020), the most important component that influences investing behaviour and analysis is risk tolerance and decision-making processes among men and women of different age groups.

THE STUDY'S AIMS AND OBJECTIVES

The study's primary goal is to discover how well the residents of Tiruchirappalli City understand the present capital market and the various investment options available to them.

The following are some other secondary goals:

1. To ascertain the level of capital market knowledge.
2. An investigation on the investing habits of Tiruchirappalli's residents.
3. To see whether there is a reason to invest in a certain investment avenue.

METHODS OF INVESTIGATION (METHODS OF STUDY)

Instances Considered and Sample Size

For this research, the population will be made up of all the people who trade stocks in Jamnagar city, with a sample size of 120 people.

OBSERVATION AND RECORDING

Based on primary data, the research is concluded. Structured Questionnaires will be the major source of data for this project. Additionally, magazines, studies on stock market trends and development, books, and other web sites might provide valuable information.

STUDY LIMITATIONS

- There are just 120 participants in the trial.
- Only investment options available to investors in financial markets were utilised in this analysis.
- Surveys are done only in one city at a time.
- The investigation is also constrained by the constraints of time, location, and funding.

ANALYSIS AND INTERPRETATION OF FINANCIAL INFORMATION

INVESTORS' AGE CLASSIFICATION

Table 1: Age wise classification of investors

Age	No. of Respondent
Lessthan25	19
25-35	25
35-45	46
Morethan45	30
Total	120

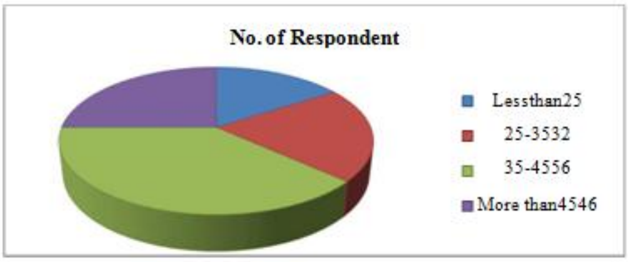

Figure 1: Age wise classification of investors

Interpretation

There are 19 people who are less than25 years are investing instock market. There are 25 people who are between age of 25 to35areinvesting in stock market, there are 46 people who are between age of 35 to 45 are investing in stock market and in this group, people are investing more than any other group, there are30 people who are more than45 years are investing in stock market.

INVESTOR CLASSIFICATION BASED ON EDUCATIONAL LEVEL

Table 2: Classification of Investors Based On Education

Education	No. of Respondent
Under Graduate	32
Graduate	45
Post Graduate	23
Professional Degree	20
Total	120

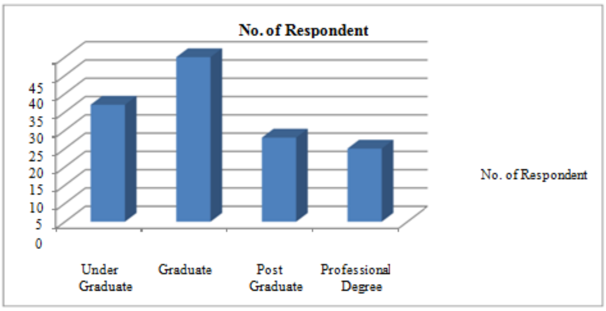

Figure 2: Education Wise Classification of Investors

Clarification

The biggest number of persons participating in the stock market is made up of 45 graduates, 32 undergrads (which is the highest number compared to any other education), postgrads (which is 23), and professionals (20), all of whom are investing in the market.

INDIVIDUALIZATION BASED ON THEIR PROFESSION

Table 3: Occupation wise classification of investors

Occupation	No. of Respondent
Businessman	65
Non-Government Employee	22
Professional	18
Government Employee	14
Any Other	1
Total	120

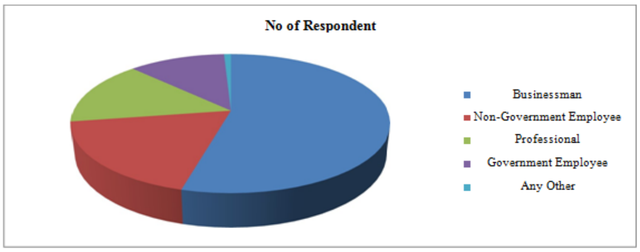

Figure 3: Occupation Wise Classification of Investors

Interpretation

In the stock market, 65 people are businessmen, 21 people are non-government employees, 18 are professionals, 14 are government employees, and one is a non-governmental employee.

CLASSIFICATION BY SEGMENTS

Table 4: Segments wise classification(inranks)

Segments	No. of Respondent
Equity	98
Commodity	61
Future and Option	36
Mutual Fund	28
IPO	28
All	4

Interpretation

It is the greatest number ever recorded of investors in equities, at 98 individuals. There are 65 commodities investors, 36 future and option investors, and one futures and option investor. In mutual funds, 28 individuals are investing; in IPOs, 28 people are investing; in all categories, there are four persons.

AGE, EDUCATION AND DIFFERENT SEGMENTS

Table 5: Investors Classification Based on age and Different Segments and Education Classification Based on Different Segments

Interpretation

The data in the above table illustrates the link between an investor's age and the kind of stock market investment they make. Most stock investors are in the 35-45 year old age bracket. People above the age of 45 are more likely to invest in commodities. People who are 35-35 years old are the most likely to invest in the future and have a variety of options. Older investors account for the majority of all mutual fund inflows.People between the ages of 35 and 45 make up the majority of investors in initial public offerings. The majority of stock investors are students. Students and recent grads are the primary investors in commodities. Graduates tend to place their money in the future and options. All education groups invest in mutual funds and IPOs. Investing in equities is mostly done by businesspeople. In commodities, futures, and options, all groups participate, but businesspeople are the biggest investors. All segments of the market participate equally in mutual funds and initial public offerings (IPOs).

CONCLUSION

Investors are very concerned about the protection of their money. They're looking for greater security and dependability. Investors care less about the current fashion and ease of access than they do about security and trustworthiness. Investment companies have a lot of room for business since most individuals spend their money in a variety of different sectors. Investors are also drawn to the financial industry because of its large returns, but many avoid it owing to unpredictability and a lack of expertise. However, investors who are well-versed in the market and prepared to assume some risk do so in the equity market. When banks' interest rates have been steadily falling for a number of years now, many investors have been shifting their money to alternative investment options including mutual funds and bonds. As a result, investors in Tiruchirappali city are looking for a combination of safety, dependability, and return on investment when deciding where to put their money.

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