

# Study of investment awareness and preference of women educators in Bhopal

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## Abstract

Educators are the person who inculcates value and knowledge to the society they teach how to make a difference between a good or bad .educators are the pillars of the society. Educators act as a foundation for creating responsible citizens and good human beings. They are the cornerstone of our future. But educators don't need to have sound financial knowledge. An Educator may not be an expert on finances and unable to assist their financial situation to develop and grow over time. They may have limited financial knowledge that hinders them from making the most of their earnings to build a secure nest egg for a comfortable retirement. Despite their high level of intelligence and educated background, it is not uncommon for teachers to lack financial skills and knowledge. This study is an attempt to know the awareness and investment pattern of educators on how much they are aware of investment options and how they make the decision on investment.

**Key words**-Educators, Investment awareness, Financial knowledge.

## 1. Introduction

### 1.1 Investment

Investment is a kind of mechanism used for creating future wealth .investment is a way to get something in future by giving something today Investment is an agreement for a current outflow of money for some time in anticipation of a future inflow that will compensate for the changes in the purchasing power of money, as well as the uncertainty regarding to the inflow of the money in future.

### 1.2 Elements of investment

**Return:** the expectation of a return is a basic objective of investments. Investments are made with the principal goal of gaining a return. The probability of a return may be from revenue (yield) as well as through Resources gratefulness.

**Risk:** Risk is an intrinsic feature of investment. Risk includes capital loss, hindrance in repayment of capital, evasion of return or inconsistency of returns.

**Safety:** The safety of investment is identified with the sureness of return of capital without loss of time or money. Safety is a desirable feature in investments hoped by an investor.

**Liquidity:** liquidity means how easily an investment converts into cash. An investment that is easily marketable without loss of money value or time is said to be liquid. The secondary market is a well-known platform for the liquidity of the investment.

### 1.3 Investment Avenues

- Shares
- Mutual fund and schemes
- Bank Fixed Deposit (Bank FDs)
- Gold/Silver
- NSS/PPF/PF
- Real estate
- Life insurance policies

### 1.4 Investment awareness

"Awareness" refers to a knowledge of the presence of a specific truth, occasion or thing. Henceforth, awareness is a game-plan by which, one knows the presence of another thing.

The financial awareness has in recent years gained the interest of various groups including governments, bankers, employers, employees, teachers, etc. The importance of improving financial literacy, education, awareness has increased due to factors including the development of new financial products, the complexity of financial markets and the changes in economic, political and demographic factors.

## 2. Review Of Literature

Swati Suryanarayanan & Dr. Seethalekshmy N(2017) concluded that financial markets have become one of the very important barometers to measure the growth of an economy. The financial markets in India have undergone a seesaw change in the past two decades. The markets are flooded with innovative financial instruments like never before. Gone are the days where an Indian investor invested in traditional investment avenues like gold, real estate, fixed deposits. Today's investor is very well informed and has a variety of investment choices. Mutual funds, equities, derivatives are the options the investors are looking at. There seems to be a shift in the preferences of the investors from the traditional avenues to the innovative ones.

Nagpal Sushant and Bodla B.S., (2009) bring out the demographic characteristics of investors, the relationship between lifestyle clusters of the respondents and their investment patterns and sources of information tapped by them. The study concluded that investors prefer less risky investments such as insurance policies, fixed deposits with banks and post office, PPF and NSC. Kabra et al., (2010) concluded that the new generation investor is an updated and effectively trained individual. Regardless of the incredible improvement in the security market and quality Initial Public Offerings (IPOs) in the market, the individual money related

authorities slant toward endeavors as demonstrated by their hazard tendency. Kulwant Sing (2004)<sup>1</sup> discovered that ladies utilized at the upper dimensions of employment reviewing did speculation activities all alone. The extent of the working ladies who were alluded while making speculations was more prominent in the open division than in private segments.

### 3. The objectives of the study

- To find out the investment awareness of educators in Bhopal
- To know the factor which influences their investment decision
- To find out the investment preference of educators

### 4. Research Methodology

#### 4.1 Data Collection

The data is sourced from primary and secondary sources. Primary data is collected from the respondents by a basic Questionnaire method. The secondary source includes books, newspaper articles, magazines and information from websites.

#### 4.2 Use of statistical tools

Use of descriptive statistics like a pie chart, the bar diagram is used for analysis.

#### 4.3 Sample Size

The total no of teachers who are respondents for the study is 60 consisting of 30 males and 30 females.

#### 4.3 Data Analysis

Table 4.1: Table Level of awareness of different investment option

|                           |                                      | Count | Column N % |
|---------------------------|--------------------------------------|-------|------------|
| Level of awareness-shares | Not Aware                            | 23    | 11.5%      |
|                           | Just I Know                          | 120   | 60%        |
|                           | I know all Its Features              | 47    | 23.5%      |
|                           | I am having thorough uderstaanding   | 10    | 5%         |
|                           | I have expert knowledge              | 0     | .0%        |
| Level of awareness-MF     | NOT AWARE                            | 16    | 8.0%       |
|                           | Just I Know                          | 107   | 53.5%      |
|                           | I Know All Its features              | 56    | 28%        |
|                           | I am having a thorough understanding | 21    | 10.5%      |
|                           | i have expert knowledge              | 0     | .0%        |
| Level of awareness-FD     | Not Aware                            | 1     | .5%        |
|                           | just I Know                          | 31    | 15.5%      |
|                           | I Know all its feature               | 105   | 52.5%      |
|                           | I am having a thorough understanding | 35    | 17.5%      |

<sup>1</sup> Kulwant Singh, "Globalization and Employment Status of Women in India" paper submitted *National Seminar on Opportunity and Challenges Before Women*, New Delhi (2004)

|   |                                      |    |       |
|---|--------------------------------------|----|-------|
|   | I have expert knowledge              | 28 | 14%   |
| Level of awareness-<br>gold/silver      | Not aware                            | 6  | 3%    |
|   | Just I know                          | 33 | 16.5% |
|   | I Know all its feature               | 52 | 26%   |
|   | I am having a thorough understanding | 75 | 37.5% |
|   | I have expert knowledge              | 34 | 17%   |
| Level of awareness-<br>NSS/PPF/PF       | Not Aware                            | 29 | 14.5% |
|   | Just I know                          | 90 | 45%   |
|   | I know all its feature               | 50 | 25%   |
|   | I am having a thorough understanding | 22 | 11%   |
|   | I have expert knowledge              | 11 | 5.5%  |
| Level of awareness-<br>real estate      | Not aware                            | 24 | 12%   |
|   | just I know                          | 93 | 46.5% |
|   | I know all its features              | 50 | 25%   |
|   | I m having a thorough understanding  | 22 | 11%   |
|   | I have expert knowledge              | 11 | 5.5%  |
| Level of awareness-<br>Insurance Policy | Not Aware                            | 8  | 4%    |
|   | Just I know                          | 47 | 23.5% |
|   | I know all its feature               | 89 | 44.5% |
|   | I am having a thorough understanding | 43 | 21.5% |
|   | I have expert knowledge              | 13 | 6.5%  |

Investment awareness plays an important role in decisions related to investments. By this table, we will try to find out the awareness level for different investment options of women investors. From this table, we can interpret that 11.5% of investors had no awareness about Shares and 60% just knew about this investment option. 23.5% knew all the features and 5 % had a thorough understanding regarding this investment option. None of the investors claimed to be an expert regarding shares.

8% of investors had no awareness about Mutual Funds and 53.5% just knew about this investment option. 27.5% knew all the features and 10.5% had a thorough understanding regarding this investment option. None of the investors claimed to be an expert regarding Mutual Funds. .5% of investors had no awareness about Fixed Deposits and 15.5% just knew about this investment option. 52.5% knew all the features and 17.5% had a thorough understanding regarding this investment option and 14% of the investors claimed to be an expert regarding Fixed Deposits. 3% of investors had no awareness about Gold/Silver as an investment option and 16.5% just knew about this investment option. 26% knew all the features and 37.5% had a thorough understanding regarding this investment option. 17% of the investors claimed to be an expert regarding investing in Gold/Silver. 14.5% of investors had no awareness about NSS/PPF/PF and 45% just knew about this investment option. 25% knew all the features and 11% had a thorough understanding regarding this investment option. 5.5% of the investors claimed to be an expert regarding shares. 12% of investors had no awareness about Real Estate as an investment aid and 46.5% just knew about this investment option. 25% knew all the features and 11% had a thorough understanding regarding this investment option. 5.5% of the investors claimed to be an expert regarding shares. 4% of investors had no awareness about Insurance policies and 23.5% just knew

about this investment option. 44.5% knew all the features and 21.5% had a thorough understanding regarding this investment option. 6.5% of the investors claimed to be an expert regarding Insurance policies.

Table 4.2: Investment preference in portfolio

|  |     | Count | Column N % |
|--|-----|-------|------------|
| investment in portfollio-share             | yes | 101   | 50.5%      |
|  | No  | 99    | 49.5%      |
| investment in portfollio-MF                | yes | 155   | 77.5%      |
|  | No  | 45    | 22.5%      |
| investment in portfollio-FD                | Yes | 165   | 82.5%      |
|  | no  | 35    | 17.5%      |
| investment in portfollio-gold/Silver       | yes | 140   | 70 %       |
|  | No  | 60    | 30 %       |
| investment in portfollio-NSS/PPF/PF        | Yes | 47    | 23.5 %     |
|  | No  | 153   | 76.5%      |
| investment in portfolio-Real estate        | Yes | 36    | 18%        |
|  | no  | 164   | 82%        |
| investment in portfolio-Insurance policies | Yes | 113   | 56.5%      |
|  | No  | 87    | 43.5%      |

The preferences of respondents are very interesting to analyze. Around half of the respondents prefer to The investment invest in shares (50.5%) and the other half (49.5%) does not prefer. Mutual funds being advertised very well in media are getting preferred by the masses. 77.5% of women who attended the study preferred to invest in mutual funds while remaining (22.5%) does not. A fixed deposit is one of the safest and known investment methods is preferred by 82.5% of respondents. Gold and silver also being one of the known and age-old methods of investment are preferred by 70 % of respondents. NSS/PPF/PF being major investment options for salaried employees is not that much preferred by this study sample. Only 23.5% of the total had preferred any of these methods. 18% of the total women who appeared for this study preferred Real estate as an investment option. India is a developing country and due to a large marketing and tax saving options, insurance policies are getting more popular. This study also shows around 56.5% of respondents preferring insurance policies.

### H<sub>03</sub> There is no significant relationship in investment awareness and investment preference

Table 4.3: Investment in portfolio-share \* LEVEL OF AWARENESS-SHARES

| Crosstab |       |   | LEVEL OF AWARENESS-SHARES |             |                         |                                      | Total |
|----------|-------|---|---------------------------|-------------|-------------------------|--------------------------------------|-------|
|          |       |   | Not Aware                 | I Just Know | I know all Its Features | I am having a thorough understanding |       |
| yes      | Count | 3 | 59                        | 35          | 4                       | 101                                  |       |

|                               |    |       |    |     |    |   |     |
|-------------------------------|----|-------|----|-----|----|---|-----|
| Investment in portfolio-share | No | Count | 20 | 61  | 13 | 5 | 99  |
| Total                         |    | Count | 23 | 120 | 48 | 9 | 200 |

| Chi-Square Tests  |                     |    |                       |
|---|---------------------|----|-----------------------|
|   | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square  | 81.265 <sup>a</sup> | 3  | .000                  |
| Likelihood Ratio  | 91.459              | 3  | .000                  |
| Linear-by-Linear Association  | 53.018              | 1  | .000                  |
| N of Valid Cases  | 200                 |    |                       |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.46. |                     |    |                       |

By this table we can interpret that out of 200 respondents 101 respondents prefer to invest in shares i.e 50.2%. Out of 101 respondents 4 are having a thorough understanding of Shares, 35 respondents know all the features of shares, 59 are just knowing shares and 3 persons are not aware with the Shares by this table we can see maximum investor of shares are having limited knowledge 99 respondents not preferred to invest in shares but they are having a thorough understanding of shares.

The test was performed at a 5% level of significance. The output of the Chi-square test is as presented in Table. The Pearson Chi-square significance value is 0.000 with the degree of freedom 3. Therefore, the null hypothesis is rejected and hence, it is found that there is a significant association ( $p < .05$ ) between the level of awareness of shares and preference to investment. It might be also concluded that investors' level of awareness of shares and preference to investment are not independent of each other. In other words, these two variables are significantly associated with each other.

| Crosstab                    |     |       |                       |             |                         |                                      |       |
|-----------------------------|-----|-------|-----------------------|-------------|-------------------------|--------------------------------------|-------|
|                             |     |       | LEVEL OF AWARENESS-MF |             |                         |                                      | Total |
|                             |     |       | Not aware             | Just I know | I Know All Its features | I am having a thorough understanding |       |
| Investment in portfollio-MF | Yes | Count | 8                     | 79          | 50                      | 18                                   | 155   |
|                             | No  | Count | 9                     | 28          | 5                       | 3                                    | 45    |
| Total                       |     | Count | 17                    | 107         | 55                      | 21                                   | 200   |

| Chi-Square Tests   |                     |    |                       |
|--------------------|---------------------|----|-----------------------|
|                    | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 43.407 <sup>a</sup> | 3  | .000                  |
| Likelihood Ratio   | 43.192              | 3  | .000                  |



|   |        |   |      |
|---|--------|---|------|
| Linear-by-Linear Association  | 33.921 | 1 | .000 |
| N of Valid Cases  | 200    |   |      |
| a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.72. |        |   |      |

By this table we can interpret that 77.5% people prefer to invest in mutual funds which are 155 respondents out of 155 respondents 18 are having a thorough understanding of Mutual funds, 50 respondents know all the features of mutual funds, 79 are just knowing mutual funds and 8 persons are not aware with the Mutual funds by this table we can see maximum investor of mutual funds are having limited knowledge. 44 respondents have not preferred to invest in mutual funds but they are having a thorough understanding of mutual funds Chi-square test result revealed that there is no significant association ( $p < .05$ ) between the level of awareness of mutual funds and preference to investment.

|                            |     |       | LEVEL OF AWARENESS-FD |             |                        |                                      |                         | Total |
|----------------------------|-----|-------|-----------------------|-------------|------------------------|--------------------------------------|-------------------------|-------|
|                            |     |       | Not Aware             | Just I Know | I Know all its feature | I am having a thorough understanding | I have expert knowledge |       |
| investment in portfolio-FD | Yes | Count | 2                     | 25          | 79                     | 35                                   | 24                      | 165   |
|                            | no  | Count | 0                     | 5           | 26                     | 0                                    | 4                       | 35    |
| Total                      |     | Count | 2                     | 30          | 105                    | 35                                   | 28                      | 200   |

| Chi-Square Tests   |                     |    |                       |
|--|---------------------|----|-----------------------|
|  | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square   | 38.104 <sup>a</sup> | 4  | .000                  |
| Likelihood Ratio   | 55.999              | 4  | .000                  |
| Linear-by-Linear Association   | 11.790              | 1  | .001                  |
| N of Valid Cases   | 200                 |    |                       |
| a. 2 cells (20.0%) have expected count less than 5. The minimum expected count is .86. |                     |    |                       |

By this table we can interpret that 82.8% people prefer to invest in mutual funds which are 165 respondents out of 165 respondents 24 respondents are having expert knowledge, 35 are having a thorough understanding of Fixed deposit, 79 respondents know all the features of fixed deposit, 25 are just having knowledge of fixed deposit and 2 persons are not aware with the Fixed deposit by this table we can see maximum investor of mutual funds are knowing its features 35 respondents not preferred to invest in the fixed deposit but they are having a thorough understanding of fixed deposit Chi-square test result revealed that there is no significant association ( $p < .05$ ) between the level of awareness of fixed deposit and preference to investment.

| <b>Crosstab</b>                      |     |       | LEVEL OF AWARENESS-Gold/silver |             |                        |                                      |                         | Total |
|--------------------------------------|-----|-------|--------------------------------|-------------|------------------------|--------------------------------------|-------------------------|-------|
|                                      |     |       | Not aware                      | I Just know | I Know all its feature | I am having a thorough understanding | I have expert knowledge |       |
| investment in portfollio-gold/Silver | yes | Count | 3                              | 16          | 38                     | 53                                   | 30                      | 140   |
|                                      | No  | Count | 4                              | 17          | 13                     | 21                                   | 5                       | 60    |
| Total                                |     | Count | 7                              | 33          | 51                     | 74                                   | 35                      | 200   |

| <b>Chi-Square Tests</b>   |                     |    |                       |
|---|---------------------|----|-----------------------|
|   | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square  | 39.920 <sup>a</sup> | 4  | .000                  |
| Likelihood Ratio  | 38.981              | 4  | .000                  |
| Linear-by-Linear Association  | 30.695              | 1  | .000                  |
| N of Valid Cases  | 200                 |    |                       |
| a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.21. |                     |    |                       |

By this table, we can interpret that 69.3% of people prefer to invest in gold/silver which is 140 respondents. out of 140 respondents 30 respondents are having expert knowledge, 53 are having a thorough understanding of Gold/silver, 38 respondents know all the features of Gold/silver, 16 are just having knowledge of Gold/silver and 3 persons are not aware with the Gold/silver by this table we can see maximum investor of mutual funds are having thorough knowledge 60 respondents not preferred to invest in Gold/silver but they are having a thorough understanding of Gold/silver Chi-square test result revealed that there is no significant association ( $p < .05$ ) between the level of awareness of Gold/silver and preference to investment.

| <b>Crosstab</b>                     |     |       | LEVEL OF AWARENESS-NSS/PPF/PF |                      |                        |                                      |                         | Total |
|-------------------------------------|-----|-------|-------------------------------|----------------------|------------------------|--------------------------------------|-------------------------|-------|
|                                     |     |       | Not Aware                     | Just I know          | I know all its feature | I am having a thorough understanding | I have expert knowledge |       |
| investment in portfollio-NSS/PPF/PF | Yes | Count | 3                             | 8                    | 25                     | 7                                    | 4                       | 47    |
|                                     | No  | Count | 26                            | 82                   | 27                     | 11                                   | 7                       | 153   |
| Total                               |     | Count | 29                            | 90                   | 52                     | 18                                   | 11                      | 200   |
| <b>Chi-Square Tests</b>             |     |       |                               | Value                | df                     | Asymp. Sig. (2-sided)                |                         |       |
| Pearson Chi-Square                  |     |       |                               | 111.698 <sup>a</sup> | 4                      | .000                                 |                         |       |



|   |         |   |      |
|---|---------|---|------|
| Likelihood Ratio  | 112.721 | 4 | .000 |
| Linear-by-Linear Association  | 61.652  | 1 | .000 |
| N of Valid Cases  | 200     |   |      |
| a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.70. |         |   |      |

By this table, we can interpret that only 23.3% of people prefer to invest in NSS/PPF/PF which is 47 respondents. out of 47 respondents, 4 respondents are having expert knowledge, 7 are having a thorough understanding of NSS/PPF/PF, 25 respondents know all the features of NSS/PPF/PF, 8 are just having knowledge of NSS/PPF/PF and 3 persons are not aware with the NSS/PPF/PF by this table we can see maximum investor of NSS/PPF/PF are knowing its feature 153 respondents not preferred to invest in NSS/PPF/PF but they are having a thorough understanding of NSS/PPF/PF. Chi-square test results revealed that there is no significant association ( $p < .05$ ) between the level of awareness of NSS/PPF/PF and preference to investment.

| Crosstab                             |     |       | LEVEL OF AWARENESS-Real Estate |             |                         |                                     |                         | Total |
|--------------------------------------|-----|-------|--------------------------------|-------------|-------------------------|-------------------------------------|-------------------------|-------|
|                                      |     |       | Not aware                      | I just know | I know all its features | I m having a thorough understanding | I have expert knowledge |       |
| investment in portfollio-Real estate | Yes | Count | 1                              | 4           | 19                      | 7                                   | 5                       | 36    |
|                                      | No  | Count | 23                             | 89          | 31                      | 15                                  | 6                       | 164   |
| Total                                |     | Count | 24                             | 93          | 50                      | 22                                  | 11                      | 200   |

| Chi-Square Tests  |                      |    |                       |
|---|----------------------|----|-----------------------|
|   | Value                | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square  | 104.727 <sup>a</sup> | 4  | .000                  |
| Likelihood Ratio  | 107.774              | 4  | .000                  |
| Linear-by-Linear Association  | 77.556               | 1  | .000                  |
| N of Valid Cases  | 200                  |    |                       |
| a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.48. |                      |    |                       |

By this table we can interpret that only 17.7% people prefer to invest in real estate which is 36 respondents out of 36 respondents 5 respondents are having expert knowledge, 7 are having a thorough understanding of real estate, 19 respondents know all the features of real estate, 4 are just knowing real estate and 1 person is not aware with the real estate by this table we can see maximum investor of real estate are knowing its feature 164 respondents not preferred to invest in real estate but they are having a thorough understanding of real estate. Chi-square test results revealed that there is no significant association ( $p < .05$ ) between the level of awareness of real estate and preference to investment.

| Crosstab                                   |     |       | LEVEL OF AWARENESS-Ins Policy |             |                        |                                      |                         | Total |
|--|-----|-------|-------------------------------|-------------|------------------------|--------------------------------------|-------------------------|-------|
|  |     |       | Not Aware                     | I Just know | I know all its feature | I am having a thorough understanding | I have expert knowledge |       |
| investment in portfolio-Insurance policies | Yes | Count | 0                             | 21          | 53                     | 29                                   | 10                      | 113   |
|  | No  | Count | 7                             | 25          | 37                     | 15                                   | 3                       | 87    |
| Total                                      |     | Count | 7                             | 46          | 90                     | 44                                   | 13                      | 200   |

| Chi-Square Tests  |                     |    |                       |
|---|---------------------|----|-----------------------|
|   | Value               | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square  | 47.878 <sup>a</sup> | 4  | .000                  |
| Likelihood Ratio  | 56.695              | 4  | .000                  |
| Linear-by-Linear Association  | 38.034              | 1  | .000                  |
| N of Valid Cases  | 200                 |    |                       |
| a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.61. |                     |    |                       |

By this table, we can interpret that 56.3% of people prefer to invest in insurance policy which is 113 respondents. Out of 113 respondents 10 respondents are having expert knowledge, 29 are having a thorough understanding of insurance policy, 53 respondents know all the features of insurance policy, 21 are just knowing insurance policy and Not a single respondent is not aware with the insurance policy by this table we can see maximum investor of mutual funds are knowing its feature. 87 respondents have not preferred to invest in an insurance policy but they are having a thorough understanding of insurance policy. Chi-square test results revealed that there is no significant association ( $p < .05$ ) between the level of awareness of insurance policy and preference for investment.

## 5. Finding

- Educational investors' level of awareness was classified into five categories and named as not aware, just I know, I know all its feature, I am having a thorough understanding, I have expert knowledge.
- It was further noted that maximum numbers of the respondents (60%) just know about the shares, 53% just know about the mutual fund 52% women know all the feature of fixed deposit 37% having thorough understanding of gold silver 44% investor just know about the NSS/PPF/PF, 46% just know about the real estate, 44% know all the features of the insurance policy.
- Chi-square test performed to check the association between investment awareness and investment preference and found a statistically significant association between these two variables so investment awareness of various option influence the preference toward investment.

## 6. Limitations

- This study was conducted in the Bhopal district of Madhya Pradesh hence the results reflect the investment awareness and preferences of this district investors only. The result cannot be generalized for other parts of the country.
- The sample size was 200 respondents which may give a chance of sampling error.
- The responses of the sample population could be biased as they might be reluctant to share financial information about the investment pattern.

## 7. Scope for future research

The study is specific to investors of Bhopal district and cannot be generalized to other parts of the country thus the similar study can be conducted for various cities of the country. The study recognizes the existence of relationship/no relationship between investment awareness and investment preferences. Further researches can be directed towards other investment preferences like short term financial instruments, derivatives, etc and other factors of investment awareness can be studied.

## 8. Conclusion

This study has helped in finding the relationship between investment awareness and investment preference of the investors. It is concluded that the respondent just know about the shares, mutual funds, Real estate, and NSS/PF/PPF. investors have a thorough understanding of gold/Silver but in case of FD and insurance policy they have all knowledge of its features

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