

A STUDY ON VARIOUS INVESTMENT AVENUES

Kalleti Rajpavangoud, Master of Business Administration,

MD. Sohail Baba, Assistant Professor, Department of Master of Business Administration,

Malla Reddy Engineering College and Management Sciences, Medchal, Telangana – 501401.

ABSTRACT

Savings play an important role in the economy in all countries. With savings, The choices for people who are different, to grow the country's currency. Indian stage financing events as well as providing a variety of investors. While it is not the best or most important marketing tool in the world, it is not uncommon to choose for human investment and usually.

Money that is captured and uses some of the leftovers it took to continue spending in the future. Instead of saving money without work, you want to use the savings to say. This is called investment.

One has to invest and earn from idle resources and generate a certain income for a specific purpose in life and providing the future is not safe. bear the cost of inflation. Inflation is the rate at which the cost of living increases.

The cost of living is more than the cost of buying the goods and services you need to survive. Inflation is the reason why money loses its value because it does not buy goods or services on the day as gifts or gifts. The sooner you start investing, the better. My first investment back allows you to invest more time to grow, so the concept of compound interest increases your income through capital gains and interest or dividends that you must, therefore, each year. The third golden rule for all investors is:

- Initial investment
- Invest regularly

- Investments in the long term and not in the short term

This feature also helps to understand the model of an interpreter before investing in any investment tool and thus provides an important element for the investor before investing further assistance in analyzing the relationship between product characteristics in terms of investors.

1. INTRODUCTION:

The purpose of this study is to determine the investment and save the consumer's choice behavior. The customer perspective will provide a way to measure how customers think about the company's products and services. The current financial situation forced a difficult decision for the company. More makes decisions that reflect a conservative strategy for salvation in business enterprises. During a difficult time, it is important to save what happens to the client. Managers need a third-party understanding of where customer loyalty. Then reform management always needs constant feedback for our customers, partners, and employees to continue to innovate and improve. The main goal of the project is to meet the needs of our customers now and in the future. This report measures the customer's perception and level of understanding of several important factors such as:

1. All knowledge about the various road investments is found in India.
2. Find out how investors get information in different types of financial instruments
3. Find out how investors want to invest, ie in person or through an intermediary.

4. Seeing customer savings habits differs from those investing in some different financial instruments.
5. What kind of financial instruments you want to invest in.
6. When choosing to put artisanal.
7. What you are expected to return on investment.
8. What are the different factors that should be considered before investing?
9. Know the investors' risk profile.
10. Provide recommendations to investors to invest.
11. To advise my company where we lack money in the market and how to do it.
12. After all, as student management, I want to try some valuable insights from the leaders of the organization and also the faculty guidance that I will help me in the future.
13. To evaluate decision-making and decision-making about savings.

LIMITATIONS OF THE STUDY

Project is based on a variety of financial instruments that are available in India and client review tools finance this. There will always be a need for information from customers about the understanding of the era of the financial product. Some limitations of the study are:

The number of financial instruments on the market was very large from many sources that it takes to analyze it. Several companies offer these financial instruments to the public. Organizing and analyzing data and various types require more time and resources.

If the project is based on secondary data, the information is invalid, it cannot be avoided.

2. LITERATURE SURVEY

Mutual Fund:-

The fund is a cash equity fund that is drawn from investors and a cash flow that is focused on the

purpose of the investment. Investors are available as part of the fund they own and have cash. All fund savers cannot collect cash or debt. They all work with finances and service providers, which are already costs. Money in the mutual fund is owned by investors and not others. Invest in information security based on investment objectives. The value of the investment may go up significantly, subject to changes in the board of directors. NAV financing through generations with movements in market price. The market value of package servers is also considered net marketing. The investor has a cash dividend. New investments are coming and former investors may end up with a price that is related to the value of the unit.

The emergence of Mutual Funds:-

Conventional funds available to many small investors to determine the best investment opportunity for many investors. When the financial markets are more complex and complicated, investors need financial intermediaries who have the knowledge and experience to make a successful investment. Not surprisingly, in the birthplace of the mixed currency - the United States - the financial industry that is flowing with the banking industry is large under the supervision of the consolidated deposit fund.

The Indian investment industry has also aroused great interest. Although the industry's development is awaiting, investment funds in India remain a new financial intermediary.

3. RESEARCH METHODOLOGY

METHODOLOGY:

Source of Data:-

Primary Data: In the survey the organization visited.

Secondary Data: Marketing of news, web site, newspapers, and magazines.

Sample Size: 100.

Sampling technique: Random sampling.

SAMPLING METHODOLOGY

Sampling Technique: first, the sample prepared following the study. A pilot study was conducted to determine the correct detection. Only permanent questionnaires are made for important updates. The example will be used to collect data from INSIGHT files. There are clients selected by the sampling method. Population selection was categorized according to the availability and ease of access for researchers known as convenience samples. A version of the most important stage of the inquiry that serves the purpose of the search to find answers and contacts.

Sampling Unit:

Respondents are asked to fill out a questionnaire by the sampling unit. It is part of the international government staff. Religion workers, travel agencies and the clients you are

Sample size:

The sample size is limited to 100, which is usually made up of people from different parts of Hyderabad due to lack of time.

Sampling Area:

Hyderabad

The project work can only be complete after:

Analyzing the data.

Send books and collect the most relevant information on the Internet.

Carefully remove Information and analytics.

Data Collection

Survey questions are two basic ways of collecting basic data. Case studies are more expensive than investigators.

Importance of Questionnaire

When the information is collected from the questionnaire, people who can request the desired data ask for the standard form known to support the questionnaire data for supporting research reports. The questionnaire is a list of questions to be answered. Each question should be asked the questions specified in the command. There is an opportunity to record the answers to a questionnaire.

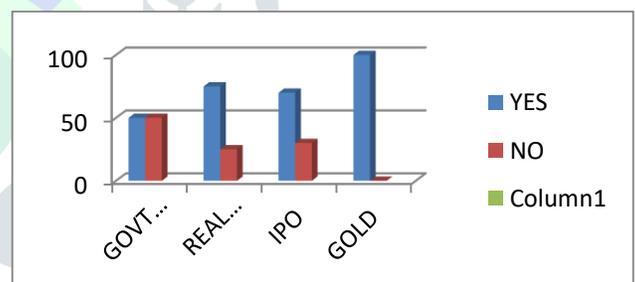
Presentation of the data

The data collected will be analyzed and presented in several ways, including headings, dashes, tables, and pieces of master data. The data are available to determine the stock and market for the number of students. The singles doubles for advertising.

G. period of Study:-45 Days

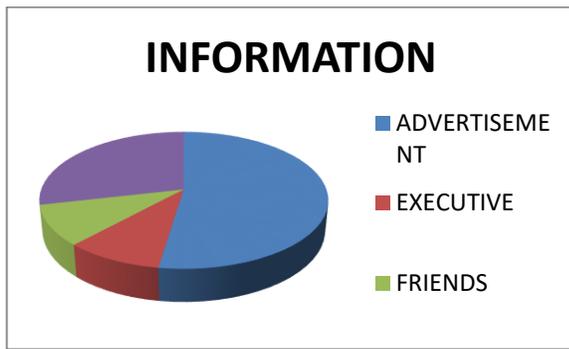
4. DATA ANALYSIS & INTERPRETATION

- Do you know the financial instruments in the following?



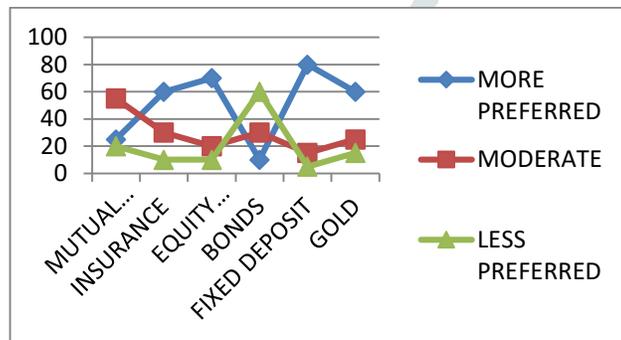
The sample size consists of 100 respondents, and almost all of them are aware of investment opportunities such as gold and other deposits and almost 95 people are aware of the rights of companies and financial institutions.

- How do you get information on how to invest in the following?



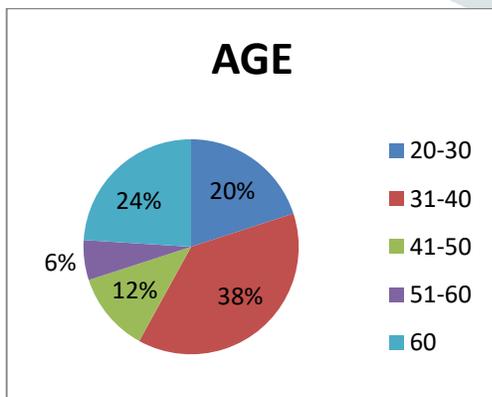
Of the 100 responses, approximately 55 pamphlets received information from advertisements on TV and the Internet with the rest of the newspaper, sales manager, business partners, and relatives.

- Think it is according to your preferences?



100 answers to ask because financial instruments that most likely are stocks and the rest 60 inequity and insurance. 60 investors in investment loans

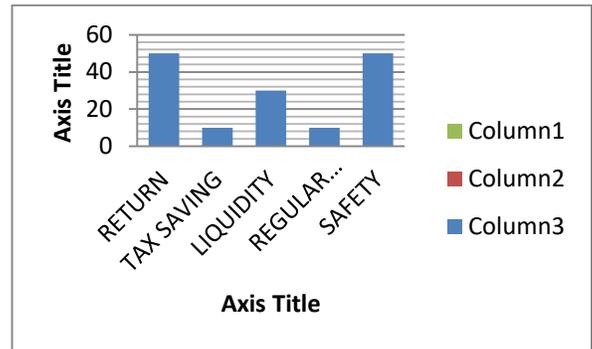
What is your age?



According to this map, out of 60 Hyderabad investors, 38% in the 31-40-year-old group. 20 is, investors are not in the 41-45-year-old group.

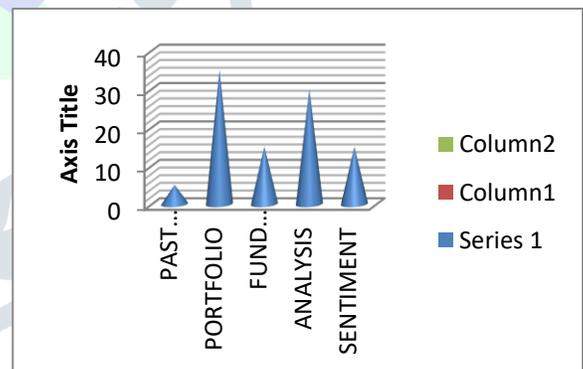
is 20% with a small investor in the 51-60-year-old group.

Why you are investing?



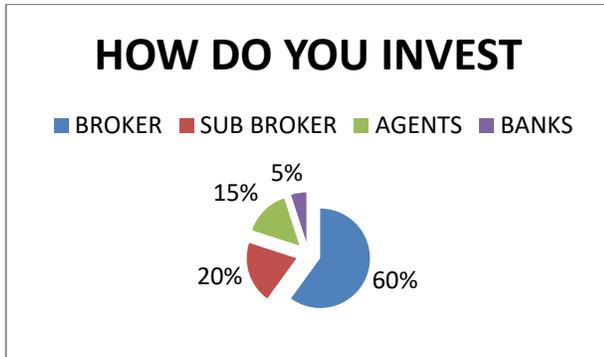
50 people back in investment Only 10 people provide tax management investment tax announced in the financial market or investment securities market, 30 people and 10 people in the middle-income common people 50 people for long-term investments

- What is the basis of your investment in a particular financial institution?



Interpretation:- 5 Investors are investing for the future with 35 people based on a portfolio of 15 people who are investing and 30 technical base and core portfolio management council investment policy

- **What is the need to invest your money in financial instruments?**



From the above map, it can be said that the agent is the source of information for the most important investments. The response of 100, 60 of 20 members through brokers through a small agent and 15 member agents to 5 member banks.

5. FINDINGS OF THE STUDY

I work based on the results of the past. All of my research is designed and commented on in the table above.

Once you have completed your research and analysis you will see my conclusions that investors do not expect their taxes, income, Savings Capital and others to be predictable over the investment cycle.

- In my opinion, one in the age group of 21-30 years can be a good investment for a company because it has a riskier profile that is bigger, more income and ages 3-5 years.
- 100 respondents and almost all individuals are aware of investment options such as gold and cash deposit and almost 95 are aware of the investment and capital structure of the investment.
- 55 out of 100 respondents had access to information from advertising on TV and the Internet and the rest of the magazine, a management marketing company with friends and family.
- 60 Hyderabad Investors 38% of investors in the age group of 31-40 are limited to 20, making it the second-largest investor in the

age group of 41-45 and 20% of small investors at the age of 51. -60°.

- Only 50 people benefit only ten out of those who invest in qualified investments, the government offers tax cuts in money market or bond market investments, because of the shortfall of 30 people public investment income 10 people 50 investors for short term purpose - long
- Investor 5 Consequences of investments in age and 35 investments in portfolio investment policy with 15 risk avenues in which we invested over 30 years in technical and fundamental analysis.
- Brokers are the most important source of information for information. Answers from 100 people, 60 out of 20 participants via member broker through 15-5 small allocation funds in an investment bank
- 58 investors, the majority of investors in the 1-3LAKHS maximal income group per month, the second group being the 22 investors in 3-5LAKHS monthly income group and below 5 in the target group whose monthly income is below. of monthly less than Rs. PLUS for 10LAKHS
- 50% invested 10% -20% and 20% -30% investments made by 30 people 30% -50% voluntary for 10 others and 10% non-voluntary
- 32% of people share high investment, 30% choose a low-risk investment, 20% are likely to choose the pool and 18%
- 65 Follow-up of investors who have invested in it for at least 1 year and 3 years. Everyone should know the reality of investing "Investment portfolio" "Investment is not short term" 3-5 year investment was 20 people and less than a year only 15 investment.
- 45 who are waiting for a return of 20-30% and currently only 20-30% weak in the manufacturing market, 28 Esperanza is an investor, giving 10% -15% investment.

Suggestions and Recommendations

- The most important question you see is ignorance. Investors need to know about the benefits. There will be an investment and if you trust it. Investors need to be informed that ignorance is no longer a good thing and that nothing can be lost with investing.
 - Lots of investment benefits since there are no other options. However, many people do not know how to invest and how to invest? how? Was my investment? They just see it as an investment option that they don't see as safe. So, switch to the network you want to change. The lawyer should focus on young and young investors. Invest in high-paying youth and want to go to counselors because of a lack of experience and time.
 - Contribute to society, companies will benefit our economy, because private investment is obliged to provide the training.
 - You ago, financial advisers are doing their best to contribute to the first risk tolerance/customers, (when they arrived). To find the clients I see three things.
 - Young people aged under 35, and they, in turn, how the investment funds should make an effort to reach young customers, so it is important for the client in the future.
 - The best way to start a financial contribution for those who do not have experience in the capital. This site is only a contribution to capital loans.
 - Changing the amount of capital or cash.
 - Flee from the payment and the fund industry
- stock issued by the bank and / or the broker has been supported by the United States.
 - income on the balance of the next calendar is the amount of the contribution paid in cash to the bill. Purchased by the insurance company every year.
 - Closed storage has some problems, other than the standard cover managed by insurance. When the supply chain returns, but with a lot of money tied up, it also guarantees their safety as a representative market.
 - These are many numbers, or as usual, and most importantly, and value certain property value. Lots of cards, stamps, seals, art or games, real or not, but I think things like this don't have strict rules.
 - Common stock trading is part of the asset. It is not for you, every part of the right to participate and share with voters.
 - The transformer chain is a connection that can be turned on the supply chain. You, as well as the executable, can take over the company.
 - You have been appointed as a Company within a short period, to have a legal system. In most cases, bonds are \$ 1,000 in religion. At this meeting, all seven are worthy of praise.
 - The next day the future price guarantees the future market agreement in the United States for investment, money, and communication.
 - Life insurance in the event of death is your income protection. the name of the translator and compensation of lost income as a result of death will receive payment from the insurance company.
 - Less than a year for the types of loans and equipment that sell the money market.
 - The Mortgage Returns Secretary (MBS), part of the document, is also an interest expense group, It applies to depreciation and interest on MBS - a depreciation of mortgages and interest rates.

6. CONCLUSION

Now you have an opportunity to return to you, and we hope that companies spend money. The experience you have described here some 20 investments:

- Refund is a company in the United States, but some companies with foreign companies. ADRs purchased and sold in the United States as the company's common

- Relationships in the city, or investment funds and loan guarantees, provided by the district or village.
- People raise money to raise money, on the one hand, with the money group, with their money and their community. All fund managers can buy shares in stock and industry.
- It is possible, on the other hand, that those who are interested in buying (selling) or selling (in particular) and that a particular price is acceptable at the date of purchase or sale at a particular time.
- A company owner in a company has heard about the form, in general, but generally not (it can be associated with the company).
- It includes the mediation of workplaces, vacation homes, commercial land (developed and developing countries), which may include tenants, and many other occupations.
- Real Estate Investment Groups (REITs), such as the purchase and sale of real estate, directly or through securities in the market, and equipment for the underlying market.
- debt to national government debt. They felt there was little or no risk of redemption because of suspected tariffs, and they would be supported by the country.
- The unit investment unit (UIT) is calculated as a long-term investment in bond income.

www.mcx.com

www.equitymaster.com

Select zero or "no" coupons, especially AVC over regular AVC coupons. A "network" or "online process" is usually done by brokers or banks.

REFERENCES

www.Religaresecurites.com

www.icicidirect.com

www.mutualfundsindia.com

www.nseindia.com

www.bseindia.com

www.scribd.com