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Investment pattern of working women in the twin cities of Hyderabad and Secunderabad – A study

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ABSTRACT

Many individuals find investment to be fascinating because they can participate in the decision making process and see the results of their choices. Not all investments will be profitable, as investors will not always make the correct investment decisions over the period of years, however, one should earn a positive return on a diversified portfolio. Investment is one of the major issues of the middle class families as their small savings of today are to meet the expenses of tomorrow. Everyone makes investments. This study examines the investment pattern and awareness of the women investors about different investment instruments such as bank deposits, small savings, life insurance schemes, bullions, corporate security- bonds, mutual funds, and equity and preference shares, pension plan, a home or some other mode of investment like investing in Real Estate (Property) or in saving schemes of post offices. Each of these investments has common characteristics such as potential return and the risk associated with it. The key to a successful financial plan is to keep apart a larger amount of savings and invest it intelligently for a longer period of time.

Hence keeping this in mind, this paper aims to study the awareness and preferences of working women as investors for different investment options available to them and to analyze the factors influencing their perception and preferences. More specifically, an attempt has been made in this article to measure the level of awareness of investors about several pre-identified investment products and to rank the investment production on the basis of importance of parameters considered before investment is made. This research also finds the impact of age, qualification and work experience on the income level of the individual on investment. The present study also focuses on finding out the various options available for women investors and the factors which affects their decision. The study also concentrates to identify the differences in the perception of investors in the decision of investing on the basis of age, occupation, educational background and income level and to find out their attitude towards risk and return. It is observed that among all investment avenues, investments in Provident Fund followed by Post Office MIS (Monthly Investment Schemes) are considered to be the safest and most preferred by the respondents.

Key words: Investment pattern, influence, return, risk

1. Introduction

There are various types of investment avenues available in the market such as shares, debentures, mutual funds, bank deposits, life insurance, precious metal, public provident fund,