



Research Paper

A Study on Investors Investment Pattern Regarding Equity Investment with Special Reference to SMC Global In Medchal Region

Dr.G.Sai Rekha
Associate Professor
CMRIT Hyderabad

M.Radhika
Assistant Professor
CMRIT Hyderabad

Abstract:

The paper is about to know the attitude and perceptions of the customers before investing in any securities. The study targets the customers who are regularly in the process of investment. The opinions were collected through Google forms and questions related to type of investment, time of investment, risk-taking capacity, awareness, factors which influence and strategy followed are focused specially. Analysis was done by using simple graphs and conclusions were drawn purely based on the results of the analysis.

Key Words: Perceptions, attitude, innovations, risk taking, investment, strategy, awareness.

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I. INTRODUCTION

Thorough monetary speculation is the need of great importance. For the Indian economy to develop at the ideal fast pace, more capital development and subsequently thorough capital activation by the financial backers is required. Like institutional financial backers, retail financial backers also need to have a coordinated portfolio in current speculations, all things being equal, depending on customary techniques for speculation. Numerous multiple times this customary venture cross-over with what is additionally called as sloppy speculations. In this paper, we have attempted to comprehend the variables that prompt an interest in a specific speculation road (present day venture and conventional speculation road along with sloppy speculation choices) in view of elements like age, income, and education. The review is in view of essential information gathered from 21 respondents in the Medchal region. Karl Pearson's Coefficient of connection was determined utilizing SPSS. Furthermore, a solid positive relationship was found among "pay and common asset speculation" and "pay and value shares venture". A solid negative connection was found among "Age and Equity Share Investment". Discoveries of the paper obviously show that Age, Income, what's more, Education are essential factors that influence the choice of venture of a specific person. Catchphrases.

STATEMENT OF PROBLEM

To understand the investment patterns of the investors

The target respondents are from Medchal. The study also takes into consideration investment pattern and risk awareness among customers

RESEARCH OBJECTIVES

1. To study of the different financial investment options available for investment.
2. To understand savings pattern of people
3. To know the preferred period for investment.
4. To study the factors which influence customers to buy equity.
5. To identify the reasons having impact on investors decisions patterns.

SCOPE OF STUDY

The study covers investors awareness, preference and reasons for selecting equities

RESEARCH METHODOLOGY

Primary Data:

The data collected through questionnaire among customers of SMC GLOBAL

Secondary Data:

Secondary data is collected from internet magazines, journal and reports

LIMITATIONS

- The study is for 2 months
- All the true information is not disclosed by the investors, some information is kept as confidential.
- The data may be biased.
- The study conducted only in Medchal

The study is conducted only in SMC GLOBAL

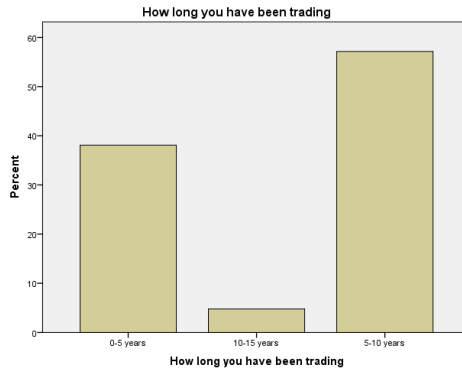
II. REVIEW OF LITERATURE

AkshathaPrabhu1(2017) Speculation is the work of assets on resources fully intent on procuring pay or capital appreciation. Speculation implies giving your cash something to do to bring in more cash or at the end of the day it is forfeiting of cash today for future return. Speculation is one of the best ways of making monetary arrangements for the future, where the majority of the circumstances are questionable and unusual. With all around arranged venture one can get the fulfilment of wellbeing and guarantee throughout everyday life. All speculations have some gamble, whether in stock, capital market, banking, monetary area, land, bullion, gold and so on. The level of chance anyway fluctuates based on the elements of the resources, speculations instrument, the method of speculation, time period or the guarantor of the security and so forth. Speculation benefits both economy and the society. In the present situation there has been a significant change for example financial success everywhere. The whole world is talking about the vigorous development rates in this area of the planet. Higher pay levels and blasting securities exchanges have prompted an ever increasing number of quantities of high total assets financial backers (HNIs). This implies the accessibility of tremendous investible excess. The financial backers with higher gamble craving need to analysis and attempt new and outlandish items in the name of expansion. There are more items accessible inside every resource class be it Equity, Mutual Fund, protection. Today the range of speculation is for sure wide. A speculation is gone up against with cluster of venture roads. Among all venture, interest in value is the best high extent. Indian economy is doing for sure well lately. The review has been embraced to break down the speculation example of various monetary items in venture local area. The principal purpose for the review is the variables like pay, economy, and the gamble covering nature of the Indian financial backers and particularly in Dakshina Kannada monetary financial backers Dr.Sarang(2018) The expansion of the monetary administrations area has furnished the singular financial backer with a large number of chances to contribute. Reserve funds are the mantras that any venture guide will recount. Reserve funds are the distinction between the sum financial backer acquires and the sum financial backer spends. One explanation could be that there are sure materials objectives that they need to put something aside for. Indian financial backer's conduct has been changing radically in the post-monetary changes period in speculation movement, inclinations in choosing different monetary instruments, assessing and in breaking down the venture roads. The target of the review was to comprehend speculation design among the financial backers of Pune (India). The information was gathered through organized poll conveyed to 770 people groups from various Socio Economic Classes in Pune. It was found from the examination there is huge distinction into more secure speculation and less secure venture roads. Investigation has been finished through One Way ANOVA. It was propounded here that the most favored speculation choices are Insurance and bank stores and the vast majority of the elements impacting venture choices were exceptional yields, tax break and wellbeing

III. DATA ANALYSIS

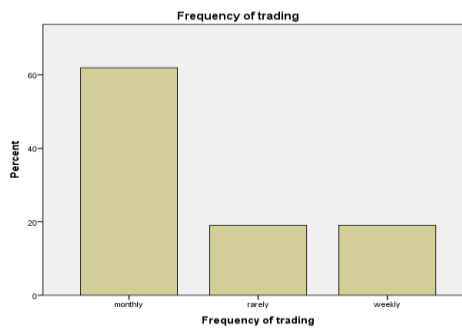
How long you have been trading

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-5 years	8	38.1	38.1	38.1
	10-15 years	1	4.8	4.8	42.9
	5-10 years	12	57.1	57.1	100.0
	Total	21	100.0	100.0	



Frequency of trading

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	monthly	13	61.9	61.9
	rarely	4	19.0	81.0
	weekly	4	19.0	100.0
	Total	21	100.0	



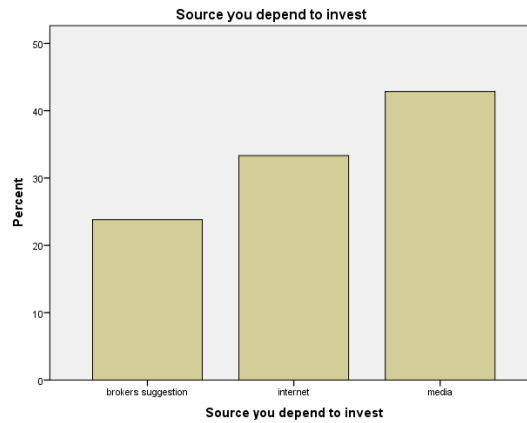
Trading you prefer

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	offline	7	33.3	33.3
	online	14	66.7	100.0
	Total	21	100.0	



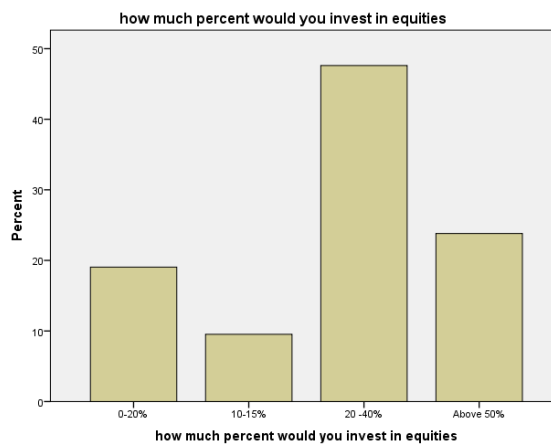
Source you depend to invest

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	brokers suggestion	5	23.8	23.8	23.8
	internet	7	33.3	33.3	57.1
	media	9	42.9	42.9	100.0
	Total	21	100.0	100.0	



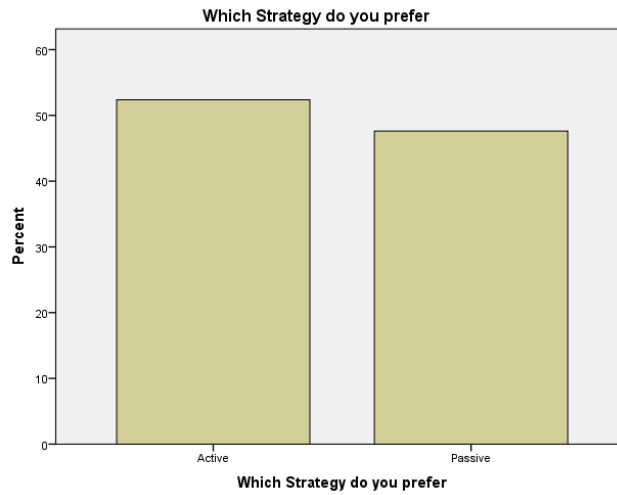
how much percent would you invest in equities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0-20%	4	19.0	19.0	19.0
	10-15%	2	9.5	9.5	28.6
	20 -40%	10	47.6	47.6	76.2
	Above 50%	5	23.8	23.8	100.0
	Total	21	100.0	100.0	



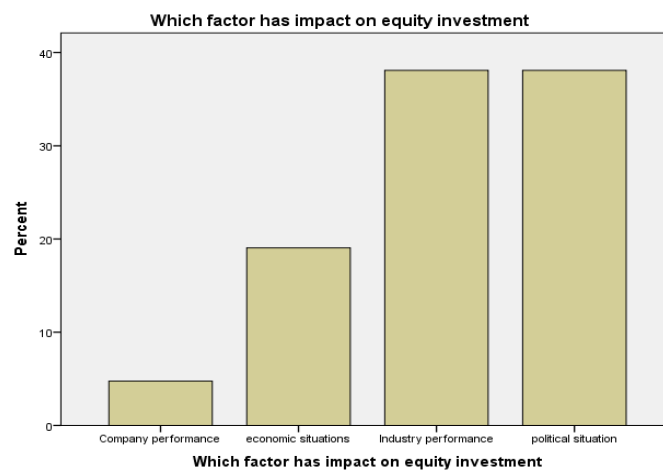
Which Strategy do you prefer

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Active	11	52.4	52.4	52.4
	Passive	10	47.6	47.6	100.0
	Total	21	100.0	100.0	



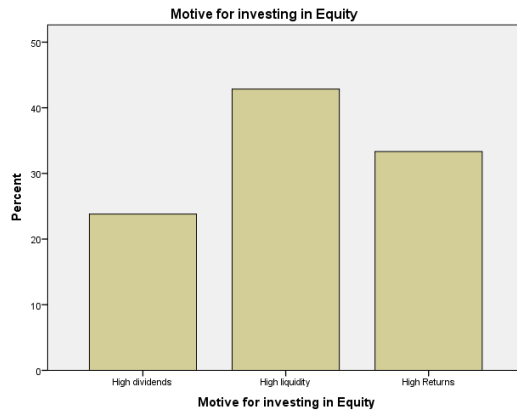
Which factor has impact on equity investment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Company performance	1	4.8	4.8	4.8
	economic situations	4	19.0	19.0	23.8
	Industry performance	8	38.1	38.1	61.9
	political situation	8	38.1	38.1	100.0
	Total	21	100.0	100.0	



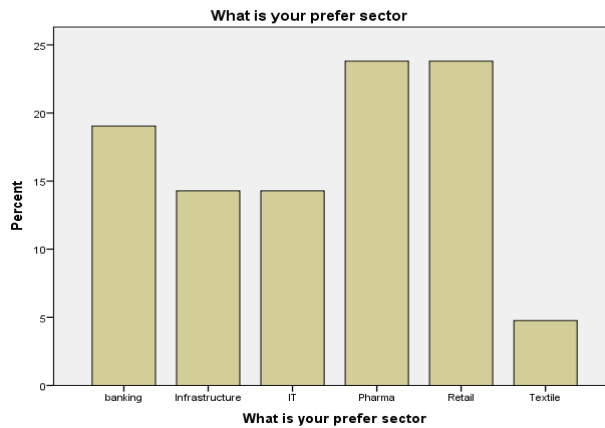
Motive for investing in Equity

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid High dividends	5	23.8	23.8	23.8
High liquidity	9	42.9	42.9	66.7
High Returns	7	33.3	33.3	100.0
Total	21	100.0	100.0	



What is your prefer sector

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid banking	4	19.0	19.0	19.0
Infrastructure	3	14.3	14.3	33.3
IT	3	14.3	14.3	47.6
Pharma	5	23.8	23.8	71.4
Retail	5	23.8	23.8	95.2
Textile	1	4.8	4.8	100.0
Total	21	100.0	100.0	



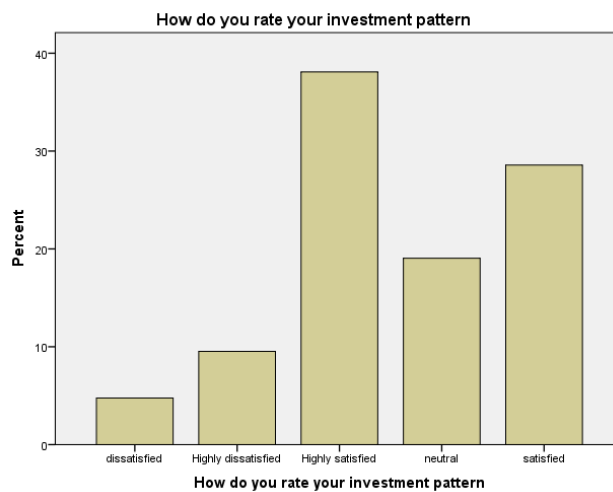
Are you interested in diversified investment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	7	33.3	33.3	33.3
	Yes	14	66.7	66.7	100.0
	Total	21	100.0	100.0	



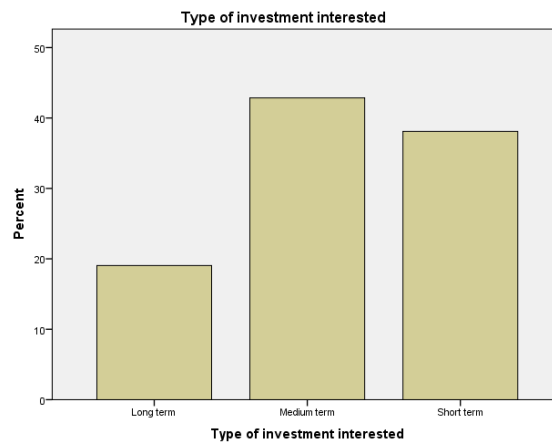
How do you rate your investment pattern

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dissatisfied	1	4.8	4.8	4.8
	Highly dissatisfied	2	9.5	9.5	14.3
	Highly satisfied	8	38.1	38.1	52.4
	neutral	4	19.0	19.0	71.4
	satisfied	6	28.6	28.6	100.0
	Total	21	100.0	100.0	



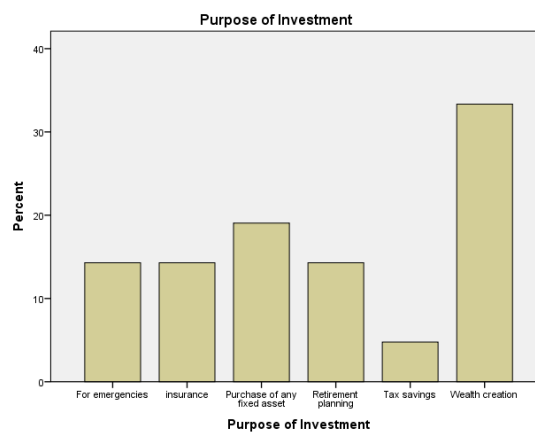
Type of investment interested

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Long term	4	19.0	19.0	19.0
Medium term	9	42.9	42.9	61.9
Short term	8	38.1	38.1	100.0
Total	21	100.0	100.0	



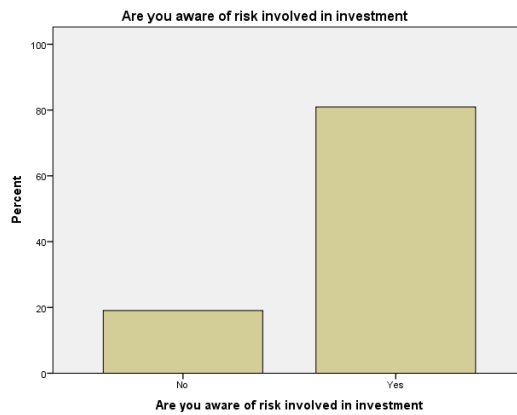
Purpose of Investment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid For emergencies	3	14.3	14.3	14.3
insurance	3	14.3	14.3	28.6
Purchase of any fixed asset	4	19.0	19.0	47.6
Retirement planning	3	14.3	14.3	61.9
Tax savings	1	4.8	4.8	66.7
Wealth creation	7	33.3	33.3	100.0
Total	21	100.0	100.0	



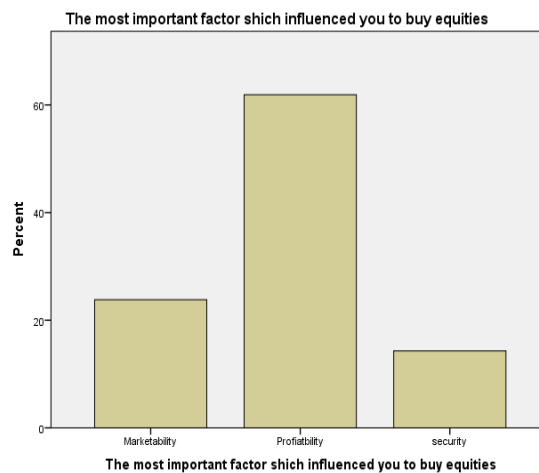
Are you aware of risk involved in investment

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	4	19.0	19.0	19.0
	Yes	17	81.0	81.0	100.0
	Total	21	100.0	100.0	



The most important factor Which influenced you to buy equities

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Marketability	5	23.8	23.8	23.8
	Profitability	13	61.9	61.9	85.7
	security	3	14.3	14.3	100.0
	Total	21	100.0	100.0	



FINDINGS FROM THE STUDY

1. 23% are female and 76% are male
2. 67% of the respondents are from business
3. 52% are from age 35-45 age group
4. 57% are trading from 5-10 years
5. 62% do trading monthly
6. 67% prefer online trading

7. 43% use internet for trading shares
8. 48% invest 20-40% on trading
9. 52% prefer active strategy
10. 38% agree that industry performance and political influence on equity shares investment
11. 42% prefer equity investment for liquidity
12. 24% prefer pharma and retail sectors for investments as they are safe
13. 67% are interested in diversified investment
14. 38% are highly satisfied with the investment
15. Most of them are interested for medium term and short term investments
16. Most of them invest for wealth creation and purchase of fixed assets
17. 81% are aware of risk related to equity investment
18. 62% agree that profitability is the major factor which induce to invest.

IV. CONCLUSION

In the current situation the review takes a cutting-edge season of venture. The speculation and monetary items turn into a typical and significant for carrying on with an existence. The review recognized the primary goals of the speculation investment funds and they need to forfeit our current use or requirements for better future or for reserve funds however as it were venture isn't sufficient. The concentrate likewise makes a significant determination from the review that the financial backers are a quick to put resources into long haul furthermore, less gamble items, exceptional yield and okay, and much intrigued to can great profit from their take string choices while putting away cash. Financial backers are product about the variables their growth strategies and they truly do take exhortation from various specialists, self-investigation by financial backers themselves. The concentrate likewise attracts that Medchal numerous financial backers are effective money management and monetary item implies are more contrast with ladies.

Medchal chiefly town and agribusiness orientated, so many individuals not mindful about the Venture roads. In this manner to finish up the review says that the Indian speculation local area have shown a lot of revenue in financial planning different monetary items accessible in the market because of the spiralling development of the GDP, better execution by the organizations, liberal guidelines and guidelines by the power like SEBI to safeguard the financial backers interest and this cycle will develop substantially more speedier later on

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