



UTKAL
HISTORICAL RESEARCH JOURNAL

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This is to certified that the article entitled
INVESTOR PREFERENCE OVER DIFFERENT FINANCIAL SECURITIES- A STUDY IN KOTTAYAM DISTRICT

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Published in Vol. 34(XVIII): 2021
Utkal Historical Research Journal with ISSN : 0976-2132
UGC Care Approved, Peer Reviewed and Referred Journal


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INVESTOR PREFERENCE OVER DIFFERENT FINANCIAL SECURITIES- A STUDY IN KOTTAYAM DISTRICT

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ABSTRACT

Investors are people who can turn idle money into useful ideas. Investors are constantly trying to find different ways to invest with different features. Investments can be made directly or indirectly. The motivation for investing is different for different people. At the same time everyone is expecting some sort of regular profit from these investments. Nowadays many different methods are available with different features. This study seeks to determine the preferences of investors in various financial products. The current study is based on both primary and secondary data. Key data is collected from 100 people in the Kottayam region. Simple average is used for analysing the data.

Keywords: Financial Products, Investment Avenues, Motives

INTRODUCTION

India's economic growth is dependent on the development of India's financial system. India's financial system has four pillars such as financial assets, financial markets, financial institutions and financial services. Everything that is done in our country goes through these pillars. India's digital concept is leading to the introduction of many changes in the financial system. Includes changes in technology, pricing, increased borrowing etc. The end users of these changes are Indians. Saviours and investors play a major role in creating these innovations in the economy. Saviours and investors often use exchanges. But the saviour is the people who keep their excess. But if investors get a loan that does not exceed the status of the loan and use it for production purposes. Investors have a wide selection of investment plans. Investor preferences are different. Consumption of financial products is critical to economic transformation. There is a general tendency to reject change. Only a few people follow the change without hesitation. This study is based on investor preferences in new financial products.

REVIEW OF LITERATURE

Apparao and Kishore N Babu (2015) studied the investment fondness and savings pattern of selected 576 stock market investors in East Godavari and West Godavari Districts of Andhra Pradesh. They find out that investors typically prefer fixed deposits as their savings. They also prefer insurance, chitty and real estate as their investment avenues.

Ashly Lynn Joseph and Prakash (2014) conduct a study on the investors' preference of 100 investors of Bangalore. From this study it is found that investors give most importance to fixed deposits. Secondly they give importance to insurance, mutual fund, real estate and post office savings.

Jay R Joshi (2013) conducts a study on the investment preference of 100 investors in Gujarat. He reported that investors prefer mutual funds, equity, insurance and bank deposits as the major investment plans.

Sanjay Kanti Das (2012) conduct a study on the investment preference of 150 middle class household investors in Assam. From his study it is found that insurance and real estates are the main criteria of investment.

IMPORTANCE OF THE STUDY

Nowadays many ways to invest are open to investors. Each has a different risk and returns. It is very important to understand the features of each method. Attitudes toward investors are also different. The present study is very important in the present scenario, because a number of opportunities are there to lose the fund of people.