

A STUDY ON INDIVIDUAL INVESTOR BEHAVIOR IN KANCHEEPURAM DISTRICT¹



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ABSTRACT

The Retail Monetary supporters direct on Worth Proposals to covers the most loosened up possible extent of monetary patron characteristics, necessities, needs and limits. They are heterogeneous, differentiating in age, family conditions, source and proportion of pay, plenitude position, space of home, security consideration and evaluation recurrence, every individual has his or own endeavour goals, peril flexibility and set of necessities. The essential spaces of stress to individuals and to wander specialists trying to serve retail monetary supporters should include: understanding retail monetary patrons how to develop and build up associations; defining hypothesis objectives, managing the game plan of monetary benefactors; Assembling the theory firm to offer incredible help of hypothesis; the more broad issues of money related expecting solitary monetary sponsor and promoting for Particular Monetary supporters.

INTRODUCTION

The family region tended to by individuals has a fundamental spot among various financial units in a country as it contributes inside and out to the local venture supports attempts. An understanding of the save subsidizes lead of this space is of critical importance in creating appropriate save finances techniques. The word save assets here recommends the waiting aggregate that is available for a person for theory ensuing to meeting all his usage expenses and repayment of advances. The monetary structure depends upon an adequate stock of capital from private monetary patrons. The hold assets of individual monetary patrons are the essential wellspring of capital hypothesis for business expansion. The possible destiny of the free undertaking system depends generally, and just on the continued with limit and capacity of individuals with greater profit to give the capital and resources expected to back the turn of events.

The Individual monetary supporters can offer resources for the Business either by participating in its worth or by purchasing in to its commitment instruments. This speculation may be either prompt, or underhanded, through normal resources. Whatever be the design, their collaboration is absolutely significant for the Business. If the hold assets of individuals are not trapped in a proper manner, then it may find its heading into pointless redirects, for instance, interest in Gold or it may provoke degenerate rising in the use plan, the two of which are not valuable for the economy. Subsequently there is a right need to tap the hold assets of Individuals for valuable endeavour.

Background of the study

The monetary trade is used as the essential gadget to establish resources for the money related advancement of the country. The upgrade of setting something to the side for the family, contributing on establishments, game

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plan of financial assets and improvement of asset related things are the central limit of the capital market. For the predictable improvement of economy in any country, well-working of wellbeing market is required; the security market gives a platform between fundamental savers and outrageous monetary sponsor, the chance to arrange the hypotheses of the careful at the expulsion of the first, in this manner happy to raise the full scale level of adventure and advancement. It doles out inadequate venture assets to the endeavours and powers them to focus in on their presentation, which is continually surveyed through share costs keeping watch. It in this manner changes a given heap of contributed resources over to a colossal movement of work and items.

Statement of the Problem

The impending money related publicist should make enduring customer associations using here to dismiss devices. He should set up networks that will attract him closer to his customer monetary patron. Two parts pertinent to the individual monetary supporter ought to be known to promote viably to them. There are varied assembling of performers in the Indian Protections trade to be explicit Individual monetary supporters, normal resources and New Institutional Monetary benefactors. Solitary putting activity occurs in the shadow of institutional contributing activity. Indian monetary trade is overpowered by Institutional Monetary benefactors both local and new. There is every chance that the interest of the individual's fortitude is fake since of the more unobtrusive size of their holding and the resultant transparency. There is a need to think about the issues of the little monetary benefactor. The protections trade onlooker's unconventionality on account of the certification and unexpected way out of Institutional Monetary sponsor. In this setting the expert is convinced to consider the contributing procedures, tendencies and impression of the individual monetary sponsor in the capital market. Further there is a need to assessments the diverse section factors and mental parts which sway the powerful communication. Rather than institutional monetary supporters, particular monetary sponsor are affected by the distinctive mental and fragment factors. The psychological method to manage contributing relies upon the standard that stock expenses are coordinated by feeling rather than reason. The researcher is prodded to analyze this piece of the monetary supporters. The examination covers the save assets and theory direct of the respondents concerning Worth endeavours.

II. SCOPE OF THE STUDY

The current examination has accumulated the endeavor plan among outline to particular monetary sponsor's lead in capital market. This assessment opens engaging vistas more monetary benefactor's tendency and cognizance of various huge objections. This furthermore plans to consider the pre and post endeavor support in a fortified manner. It in like manner places cautious issues related with esteem hypothesis of individual monetary benefactors direct in Kancheepuram District

III. OBJECTIVES OF THE STUDY

1. To bit monetary supporters dependent on picked lifestyle credits and to encourage their profiles dependent on their relationship with portion Hypothesis characteristics and the case of their endeavors.
2. To perceive the components that impacts the choice of hypothesis of the individual monetary sponsor.
3. To survey the monetary sponsor's acumen about protections trade and to assess the care levels of monetary benefactors in regards to the significant thoughts in the capital market.

IV. RESEARCH METHODOLOGY

This examination subject to the Individual Monetary supporters Direct in Capital Market, both in logical and unmistakable nature. It depends on both fundamental and discretionary data. The technique is the nuances segment which regulates the aftereffect of the assessment. It incorporates and directs the expert to do the assessment in an intentional cycle which certifications and works with the trustworthiness of the outcomes. It deals with the data accumulated for the assessment, wellsprings of data, testing plan the quantity of occupants in the examination, space of the investigation, instrument used to assemble data, technique for get-together data, assessment and interpretation of the assembled data with different quantifiable contraptions to find the strength of the assembled data and limitations of the examination.

V. LIMITATIONS OF THE STUDY

The assessment is limited to Kancheepuram so to speak. In this manner the end may not be finished for various bits of the city. The assessment is legitimate to solitary monetary supporters direct in capital market. Institutional monetary sponsor stay banned. The limitations related with the verifiable mechanical assemblies are associated for the gadgets in work in this examination. Season of the examination started from December 2020 to January 2021.

VI. REVIEW OF LITERATURE

Thiruchelvam and Mayakkannan (2011) This assessment asserts the earlier disclosures concerning the association among sex and age, the peril opposition level of individual monetary supporters. The Current examination has critical consequences for hypothesis chiefs as it has come out with certain fascinating highlights of an individual monetary benefactor. The individual monetary benefactor really prefers to place assets into money related things which give danger free returns. This confirms that Indian monetary benefactors whether or not they are of big time pay, learned, salaried, independent are conservative monetary supporters like to play safe. The endeavouring originators can design things which can oblige the monetary benefactors who are by and large safe tolerant and use TVs as a promoting media as they seem to spend long time watching TVs.

Mann-Witney test

Difference between qualification of the respondents and awareness level

S.NO	QUALIFICATION	N	MEAN RANK
1	Know		
	school level	139	300.08
	UG level	172	296.52
	PG level	126	303.48
	Professional	163	302.75
2	Bank deposit		
	school level	139	300.93
	UG level	172	307.73
	PG level	126	299.89
	Professional	163	292.97
3	Mutual funds		
	school level	139	290.72
	UG level	172	307.13
	PG level	126	299.31
	Professional	163	302.77
4	Ups and downs		
	school level	139	306.63
	UG level	172	296.39
	PG level	126	307.73
	Professional	163	294.02
5	Know what		
	school level	139	302.88
	UG level	172	295.70
	PG level	126	301.02
	Professional	163	303.13
6	Heard SEBI		
	school level	139	307.42
	UG level	172	295.37
	PG level	126	304.20
	Professional	163	297.15
7	Investor		
	school level	139	307.78
	UG level	172	292.18
	PG level	126	302.00

	Professional	163	301.91
8	Understand		
	school level	139	291.14
	UG level	172	308.05
	PG level	126	299.45
	Professional	163	301.33
9	Maintain		
	school level	139	309.18
	UG level	172	302.09
	PG level	126	294.52
	Professional	163	296.04
10	Read		
	school level	139	303.51
	UG level	172	300.39
	PG level	126	308.43
	Professional	163	291.92
11	Aware		
	school level	139	297.15
	UG level	172	303.06
	PG level	126	303.18
	Professional	163	298.58
12	Can understand		
	school level	139	298.37
	UG level	172	303.64
	PG level	126	299.90
	Professional	163	299.46

Table No 1

The above table Capability of the respondents and their mindfulness level was test in above table by Mann - Witney test. The most elevated mean worth of 303.48 shows that respondents who contemplated PG level they know the importance of specialized investigation and principal examination than different respondents. The most elevated mean worth of 307.73 exhibits that bank stores are absolutely hazard free by UG graduates. The most elevated mean worth of 307.13 shows that UG level alumni have more mindfulness about shared asset head and returns than others. The most elevated mean worth of 306.63 uncovers that school level alumni thinks about good and bad times of the financial exchange more than different respondents. The most elevated mean worth of 303.13 shows that Experts know more what sensex and clever are. The most elevated mean worth of 307.42 shows that respondents who contemplated school level they heard more about SEBI than others.

Test Statistics^{a,b}

	Know Bank deposit	Mutual fund	Ups	Know what	Heard SEBI	Investor	Understand	Maintain	Read	Aware	Can understand
Chi-Square	.182	.773	.834	.850	.454	1.353	.925	2.146	1.265	1.197	.185
Asymp. Sig.	.980	.856	.841	.838	.929	.717	.819	.543	.738	.754	.980

a. Kruskal Wallis Test

b. Grouping Variable: Qualification

Table No 2

The most noteworthy mean worth of 307.78 shows that respondent who contemplated school level they have a greater number of records than different respondents. The most noteworthy mean worth of 308.05 shows that UG level respondents comprehend the correspondence from the organizations where they contribute. The most noteworthy mean worth of 309.18 uncovers that school level respondents keep a deliberate record of their ventures and screen it intermittently. The most noteworthy mean worth of 308.43 obviously demonstrates those PG level respondents read the offer record of issue and comprehend it more than different respondents. The high mean worth of 303.64 clarifies that UG level respondents can comprehend the business news examination than others separately.

Table 3 Difference between Occupation of the Respondents and Awareness Level

S.NO	OCCUPATION	N	MEAN RANK
1	Know		
	self employed	97	296.67
	Government Employee	142	288.72
	Private Employee	133	307.95
	Professional	119	307.74
2	Retired	109	302.26
	Bank deposit		
	self employed	97	306.30
	Government Employee	142	307.33
	Private Employee	133	293.11
3	Professional	119	291.11
	Retired	109	305.71
	Mutual fund		
	self employed	97	268.41
	Government Employee	142	316.63
4	Private Employee	133	300.92
	Professional	119	301.41
	Retired	109	306.53
	Ups		
	self employed	97	282.78
5	Government Employee	142	309.70
	Private Employee	133	301.71
	Professional	119	303.39
	Retired	109	299.66
	Know what		
6	self employed	97	304.65
	Government Employee	142	299.77
	Private Employee	133	295.37
	Professional	119	300.45
	Retired	109	304.08
7	Heard SEBI		
	self employed	97	295.06
	Government Employee	142	298.75
	Private Employee	133	301.79
	Professional	119	301.27
	Retired	109	305.20
	Investor		
	self employed	97	284.88
	Government Employee	142	298.58
	Private Employee	133	316.15
	Professional	119	295.21
	Retired	109	303.56

		Understand		
	8	self employed	97	288.54
		Government Employee	142	304.98
		Private Employee	133	297.13
		Professional	119	312.06
		Retired	109	296.80
	9	Maintain		
		self employed	97	299.62
		Government Employee	142	295.21
		Private Employee	133	302.82
		Professional	119	307.35
		Retired	109	297.86
	10	Read		
		self employed	97	282.41
		Government Employee	142	305.47
		Private Employee	133	311.53
		Professional	119	294.88
		Retired	109	302.80
	11	Aware		
		self employed	97	290.97
		Government Employee	142	298.89
		Private Employee	133	301.66
		Professional	119	300.21
		Retired	109	309.97
	12	Can understand		
		self employed	97	296.96
		Government Employee	142	294.87
		Private Employee	133	298.83
		Professional	119	319.11
		Retired	109	292.71

Test Statistics^{a,b}

	know	Bank deposit	Mutual fund	ups	Know what	Heard SEBI	Investor	Understand	Maintain	Read	Aware	Can understand
Chi-Square	1.360	1.293	5.373	1.725	5.510	.551	2.843	3.443	.753	3.150	842	3.238
Asymp. Sig.	.851	.863	.251	.786	.972	.968	.584	.487	.945	.533	.933	.519

a. Kruskal Wallis Test
 b. Grouping Variable: Q5occupation

Table No 4

The above table shows that distinction between control of the respondents and mindfulness level. The most elevated mean worth of 307.95 addresses that private representative find out about the significance of specialized examination and key investigation. The most elevated mean worth of 307.33 shows that administration workers feel more bank stores are thoroughly free than different respondents. The most elevated mean upsides of 316.63 for government representatives uncover that shared asset head and returns are not ensured. The most elevated mean worth of 309.70 exhibits that administration workers find out about high points and low points in market. The most noteworthy mean worth of 304.65 shows that independently employed find out about sensex and clever. The most noteworthy mean worth of 305.20 shows that resigned people find out about SEBI than others. The most elevated mean worth of 303.56 addresses that resigned respondents have more than one demat account than others. The most noteworthy mean worth of 312.06 shows that proficient comprehends the correspondence get from the organizations put resources into. The most

elevated mean worth of 307.35 shows that experts keep an efficient record about their ventures and screen it occasionally. The most noteworthy mean worth of 311.53 shows that private representative read the offer report of an issue and comprehend it than others respondents. The most elevated mean worth of 309.97 shows that retirees product more about FICO score images for bonds and stores and know the significance. The most elevated mean worth of 319.11 shows that experts can comprehend the business news examination than others.

VII. SUGGESTIONS

The Techniques like supporting, list prospects should arise in capital market to decrease the market hazard, and arrangements should be made to return basically the essential measure of financial backers. Methodologies should be utilized to energize ladies financial backers. Mindfulness programs needs to direct in all spots. The rivalries of capital market have come from informative financial backers like shared assets and land. So the organizations should be cautious enough in giving their offers. Straightforwardness should be made both in essential market and auxiliary market similarly to assist the financial backers with getting their capital. Offers, Debentures and bonds are natural to metropolitan financial backers. Be that as it may, their partners in provincial regions know nothing about them. Financial backers are the center point of the capital market. Their fulfillment is the most significant. So it ought to be finished by giving security, return and liquidity for their ventures. Capital market ought to produce a more elevated level genuine variables involved for settling on venture choices. Organizations ought to give data/instruction to financial backers everywhere with itemized information including the job of SEBI to make them brilliant. Concerning market more diaries, papers and television media need to arrive at the financial backers. The financial backers ought to be permitted a chance to exchange Global Stock Trades. Taking everything into account research did is extremely less. Along these lines, SEBI and different organizations ought to give help to carryout advance exploration around here. FICO assessment organizations should rate the values and shared assets to support the financial backers. SEBI and different mediators should tap the country financial backers by directing mindfulness program only for them.

VIII. CONCLUSION

The investigation dependent on essential information of chose singular financial backers was done to acquire a more profound comprehension of the venture inclinations, Speculation profile and example, Financial backer's insight about Capital Market, Financial backer mindfulness, Seen hazard mentalities, Mindfulness level, Speculation assessment and choice of the financial backers. The investigation set up the way that the speculation techniques of the financial backers are generally impacted by the social-monetary elements of the financial backers. The principle finding of the examination is that larger part of the financial backers has a transient viewpoint while putting resources into securities exchange. Essentially 30% of them have brought about misfortunes in the course of recent years yet a greater part of them displayed distinct fascination for the round of contributing as obvious when spent by them for contributing exercises. The current monetary education levels are not sufficient. The need of great importance is to advance monetary proficiency at an early age in one's life and assist the everyday person with making his monetary arrangement productive for himself just as for the capital market in India.

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