

## THE IMPACT OF SAVINGS AND INVESTMENT DECISION TOWARDS INVESTING WOMEN INVESTORS IN CHENNAI CITY

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### Abstract

The monetary sponsor felt a ton of the effect of show of New Money related Methodology, 1991. In the current condition more noticeable endeavour challenge and moreover reasonable change in insight are the more vital troubles to the women monetary benefactors. These movements are a direct result of various components. If the women monetary benefactor grasps the components indisputably and properly he can make a sound endeavor decisions. The fundamental objective of this assessment is to make shrewd endeavor and care for the country. Fragment factors, for instance, Age, Pay, Family hold, Occupation, Family conditions, Work Status and Adventure conditions, for instance, Choice of Portfolio, Risk Bearing Cut off, and Wellsprings of Information moreover expect a fundamental part in choosing theories. By researching these portion and environmental parts, the assessment gives an idea how to make monetary benefactor care. The objective of this examination is to assessments the Theory size configuration, Expected Returns and the Risk bearing cut off.

Keywords: Save reserves, Hypothesis, Reinforcing, Money related Decision, Women Monetary supporters.

### I. INTRODUCTION

Hold reserves is a penchant especially encapsulated to women. Save reserves implies the abundance of an individual from his/her benefit in the wake of meeting his/her necessities. The abundance of the individual is kept as various endeavors. In those days, women didn't have any care about various endeavor outlets. Nonetheless, at present women are likewise trained, used and think about various pieces of adventures. As needs be women are moreover placing assets into various streets (postal stores, normal resources, shares, debentures, authentic homes, important metals, etc.) The openness of agreeable resources for making adventure is the fundamental factors which rouse a person to make hypothesis. The resources are acquired through their own pay, singular save reserves, gained properties and borrowings.

The penchant for hold assets and theory draws in the women monetary patrons in various perspectives. Through adventure women can secure compensation which makes them fiscally self-governing, free, and helps them with staying isolated. The affinity for save assets and adventure in like manner further fosters the confidence dynamic capacities and definitive capacities of women monetary sponsor.

### **Statement of the Problem**

Indian house hold speculation reserves are growing all through the time period. As needs be the volume of hypothesis similarly keeps extending. Hypothesis helps the monetary sponsor with expanding their resources, and to safeguard their future. It is a protection from future weaknesses. Women have the save assets and hypothesis penchant yet they are insufficient in picking right kind of adventure. The affinity for hold assets and theory puts the women monetary patrons in various points. The way women monetary sponsor are endorsed, how much they are locked in are to be analyzed.

## **II. REVIEW OF LITERATURE**

This investigation paper uncovers a compact record of the current composing related with the assessment work. In this part the expert has assessed various experts appraisal which given in the going with lines.

Syed Tabassum Sultana [2010] Solitary monetary supporters in India makes a push to find the relationship among a ward on factor i.e., Risk Opposition level and self-central consideration like Age, Sex of an individual monetary sponsor on the establishment of the examination. Indian monetary benefactors are significant group pay, proficient, paid, and liberated in making theory choices and customary monetary sponsor.

Thiruchelvam and Mayakkannan(2011) This assessment avows the past revelations concerning the association among sexual direction and age, the risk obstruction level of individual monetary patrons. The Current assessment has huge consequences for adventure chiefs as it have come out with certain fascinating parts of an individual monetary benefactor. The individual monetary sponsor really prefers to place assets into money related things which give danger free returns. This insists that Indian monetary sponsor whether or not they are of big time compensation; educated, salaried, independent are moderate monetary supporters like to play safe. The hypothesis thing modeless can design things which can consider the monetary supporters who are for the most part safe permissive and use TV as an advancing media as they seem to spend long time watching TVs.

## **III. IMPORTANCE OF THE STUDY**

Weakness of future and unexpected future chance requires a person to have save reserves and to make theory. Any hypothesis is needed to have liquidity, security, and capital appreciation. In like manner the theory is furthermore expected to yield high speed of return than extension and lessen charge commitment. The save assets and theories of minimal monetary sponsor becomes capital for colossal endeavors, which outlines the justification the financial progression of a country. This assessment separating these fragment and regular factors, the examination gives an idea how to make monetary benefactor care. The objective of this assessment is to examinations the Theory size configuration, Expected Returns and the Peril bearing breaking point.

#### **IV. OBJECTIVES OF THE STUDY**

The assessment is connected with the going with targets.

1. To recognize the components that influence choice of hypothesis and expected return by women monetary benefactors
2. To propose fitting measures for picked theory and for connecting with the women monetary supporters.

#### **V. METHODOLOGY OF THE STUDY**

To execute this assessment the examiner has used realistic investigation plan. Therefore it calls for both fundamental and discretionary data. The examiner has picked sixty respondents from Chennai city therefore. An inside and out coordinated survey was used to assemble information from the respondents. The survey was dispersed to various groupings of women monetary benefactors, for instance, house life partners, autonomously utilized women, Government laborers and women used in private region affiliations. Essential subjective testing technique has been used for perceiving the respondents. Verifiable device such rate examination has been used for inspecting the data.

#### **VI. RESULT AND DISCUSSION**

In this part the expert has presented the test data accumulated from the examination area. Sixty respondents from various classes were picked carelessly. Significant requests were raised with the respondents. The responses got were summarized, analyzed and presented in the going with tables.

### Age of the Respondents

	AGE	FREQUENCY	PERCENT	CUMULATIVE PERCENT
Age	25 -35	14	9.3	9.3
	35–45	26	17.3	26.7
	45- 55	60	40.0	66.7
	55- 65	50	33.3	100.0
	Total	150	100.0	
Qualification	School level	34	22.7	22.7
	UG level	72	48.0	70.7
	PG level	27	18.0	88.7
	Professional	17	11.3	100.0
	Total	150	100.0	
Annual income of the women investors	Below 2 lakhs	16	10.7	10.7
	2 lakhas to 4 lakhs	21	14.0	24.7
	4 lakhs to 6 lakhs	37	24.7	49.3
	6 lakhs and above	76	50.7	100.0
	Total	150	100.0	
Annual saving of women investors	0 to 25,000	16	3.3	3.3
	25.000 to 50,000	21	12.0	15.3

	50,000 to 1 Lakhs	37	45.3	60.7
	above 1 Lakhs	76	39.3	100.0
	Total	150	100.0	

Source: Primary data

**Table No 1**

**Ranking of the Objectives of Saving**

S.NO	OBJECTIVES OF SAVING	WMV	RANK
1	I save for my children's education.	3.8	I
2	I save for my daughter's marriage.	3.7	II
3	I save for contingencies.	3.7	II
4	I save to purchase a house.	3.3	IV
5	I save for tax benefits.	3.3	IV
6	I save to provide for my retirement.	2	VI

Source: Primary data

**Table No 2.** This is in congruity with the examination coordinated by NCAER and Aviva Life (2010) which

**Sources of Investment Information**

The sources which are fundamentally used or enjoyed by the monetary supporters should be perceived to talk with the monetary patrons effectively. Solitary monetary benefactors are comprehensively disseminated and data on the best media through which monetary supporters can be reached would offer various advantages to the money related agents and authoritative trained professionals. Money related Capability ventures can be suitably

coordinated by recognizing the wellsprings of information which are for the most part preferred by the monetary benefactors.

**Ranking of the Sources of Investment Information**

S.NO	SOURCES	WMV	RANK
1	Professional advisor	4.4	I
2	Business news channels like CNBS, NDTV Profit	3.7	II
3	Family and friends	3.5	III
4	Magazine and news papers	3.4	IV
5	Investment websites	3	V
6	Books	2.1	VI

Source: Primary data

**Table No 3**

The Conversation Paper conveyed by the Warning gathering on Monetary benefactor Care and Protection, driven by D.Swarup, Chief of the Advantages Resource Regulatory and Progression Authority (PFRDA) begins with the necessity for rule of the market for financial things in India and to teach the buyer. The leading body of trustees has raised that most of the spread of information relating to financial things occurs through the wholesalers or agents. Thusly a financial instructor finishes two tasks specifically spreading the information and moreover endeavored money related organizing.

		SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Hearing	Between Groups	.138	3	.046	.282	.838
	Within Groups	23.862	146	.163		
	Total	24.000	149			

Short term gain	Between Groups	.686	3	.229	.139	.936
	Within Groups	239.908	146	1.643		
	Total	240.593	149			
Risk tolerance	Between Groups	1.565	3	.522	2.579	.056
	Within Groups	29.528	146	.202		
	Total	31.093	149			
Perception	Between Groups	2.001	3	.667	2.796	.042
	Within Groups	34.832	146	.239		
	Total	36.833	149			
Investors awareness	Between Groups	6.006	3	2.002	1.072	.363
	Within Groups	272.554	146	1.867		
	Total	278.560	149			

**Table – 4.** reveals the following results on the basis of the F Test

The gathering conduct vacillates expressively among the respondents fit in to not comparative academic abilities. The mean scores of the different social affairs as shown above suggest an immense qualification among the get-together. Her detects reliant upon the mean scores are generally raised for G2 for graduates and least for Professionals. The tendency for transient expansion differentiates truly between the respondents having a spot with different academic abilities. The mean score is thc2e generally raised for respondents having a spot with the get-together G1 - High School abilities. The F Test above uncovers that there is colossal differentiation among respondents seeing perspective on capital market as displayed by the mean scores for the different social occasions.

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	Within Groups	23.862	146	.163		
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The gathering conduct changes basically among the respondents having a spot with different occupation. It is obvious from the mean scores as given in table 5-30 for the variable group direct. The mean scores given for the variable shows there is a differentiation in regard among the social event. The level of danger obstruction of the specialists changes basically between the social affairs as clear from table 5-30. The mean scores for the variable don't change basically among the different social affairs. The perspective on the



respondents towards corporate organization doesn't shift basically among the social occasions having a spot with different occupation.

## VII. SUGGESTIONS

To thoughts are offered to the women monetary sponsor for taking fruitful endeavor decision and for their fortifying. Notwithstanding the sort of calling and proportion of yearly benefit, a piece of their pay ought to be saved and contributed for getting their future. Prosperity of the endeavor ought to be given fundamental concern while picking the hypothesis and next is the improvement of cultural position and speed of return. An undertaking ought to be made by the women monetary supporters to additionally foster their dynamic and legitimate capacities by surveying diverse endeavor decisions. Women monetary benefactors can end up being financially self-sufficient simply through hold assets and theory. Moreover save reserves is principal for them to gain dauntlessness and to become certain.

## VIII. CONCLUSION

The assessment uncovers that the save assets of different segment of people vary according to their level of pay and the volume of adventure moreover changing according to their save reserves. The penchant for save assets and adventure draws in women monetary patrons through progress in powerful capacities, administrative capacities, autonomy, money related opportunity and confidence.

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