

EMPEROR INTERNATIONAL JOURNAL OF
FINANCE AND MANAGEMENT RESEARCH
[EIJFMR]

ISSN: 2395-5929

Volume-IV

Issue - 07

March - 2018

UGC Approval Jr. No. 45308

Impact Factor: 1.14 | SJIF 2016:3.343 | SJIF 2017: 4.253 | ISI 2017-2018: 0673

Chief- In - Editor

Dr. C. SUBATHRA

Assistant Professor in Commerce

Pioneer Kumaraswamy College

Affiliated to Manonmaniam Sundaranar University

Nagercoil.-629003

Advisory Board

Dr.S.GURUSAMY

Professor and Head

Chairperson - School of Business and Management

Dean - Academic

University of Madras

Chennai - 600 005

Editor

Dr. R. MAYAKKANNAN

Assistant Professor in Commerce

Sri Sankara Arts & Science College (Autonomous)

Enathur, Tamil Nadu – 631 561



Published by

Mayas Publication®

Tamilnadu | Kerala | Karnataka

www.eijfmr.com

maya1984kannan@gmail.com / editoreijfmr@gmail.com / customersupport@eijfmr.com

Editorial Board Members

Dr. R. MAYAKKANNAN

M.Com., M.Phil., MBA., MFC., MA(Eco.), PGDFM., PGDCA., Ph.D.

Mayas Publication®

www.eijfmr.com

Ph.No.: 9944387367

e-mail : maya1984kannan@gmail.com / customersupport@eijfmr.com

Dr. C. SUBATHRA

M.Com., M.Phil., PGDHRM., M.A(Soc.), M.Sc(Psy.), UGC-NET., Ph.D.

Assistant Professor in Commerce

Pioneer Kumaraswamy College

Affiliated to Manonmaniam Sundaranar University

Nagercoil.-629003

Dr.S.GURUSAMY

Professor and Head

Department of Commerce

Chairperson - School of Business & Management

Dean - Academic University of Madras.

e-mail : professorsrg@yahoo.com

SCHOOL OF COMMERCE, MANAGEMENT, ECONOMICS

Dr.Balakrishnan

Department of International Business,
Administration,
Nizwa College of Applied Science,
Sultanate of Oman.
subramanyayp@lycos.com

Dr. R. Periyasamy

Head & Assistant Professor,
Department of Commerce,
Barathiyar University Constitutional College,
Coimbatore, Tamilnadu, India.
nsebpge2017@gmail.com

Dr.Pratapsinh Chauhan

Vice Chancellor,
Saurashtra University, Rajkot,
Gujarat. India.
drpratapsinhchauhan@yahoo.co.in

Dr.T.J.Arun

Associate Professor of Commerce,
Annamalai University,
Chidambaram,
Tamilnadu, India.

Dr.Kuppusamy Singaravelloo

Department of Administrative Studies and Politics,
Faculty of Economics and Administration,
University of Malaya, Malaysia.
kuppusamy_s@um.edu.my

Dr.A.Ravikumar

Associate Professor of Commerce,
Bishop Heber College (Autonomous),
Puttur, Trichy-17.
ravikumarbhc@gmail.com

Dr. Bharati Pathak

Professor, School of Commerce,
Gujarat University,
Ahmadabad, India.
bharativpathak@rediffmail.com

Dr.N.Bharathidhasan

Assistant Professor in Commerce,
Dr.Ambedkar Government Arts College
(Autonomous), Vyasarpadi,
Chennai, Tamilnadu.
nbd2001@gmail.com

Dr.P. Mohan Reddy

Professor of Commerce,
Management and Information Sciences,
Sri Venkateswara University,
Thirupati, Andhra Pradesh, India.
dr_mohanreddy@yahoo.com

Dr.Leela

Professor of Commerce,
T.S.Narayanaswami College,
Chennai,
Tamilnadu , India.
yen.leela@gmail.com

Dr.Meenu Meheshwari Assistant Professor, Department of Commerce and Management, University of Kota, Kota. drmeenumaheshwari@gmail.com	Dr .K.Krishnamurthy Assistant Professor of Commerce, Periyar Government Arts College, Cuddalore. drkkrishnamurthy@gmail.com
Dr. G. Raju Professor of Commerce, School of Management Studies, University of Kerala Thiruvananthapuram, Kerala, India. rajmukal@yahoo.co.uk	Dr. C. Saraswathy Assistant Professor of Commerce, VELS University, Chennai, Tamilnadu. India. saraschand1@gmail.com
Dr.Vijaya Professor of Commerce, Gulbarga University, Gulbarga, Karnataka state India. drbvijaya@yahoo.com	Dr. R. Mathavan Assistant Professor of Commerce, Kandaswami Kandar's College, P.Velur, Namakkal (DT) Tamilnadu. India. r.mathugk@gmail.com
Dr.F.Elayaraja HOD of Commerce TKU Arts College Karanthai,Thanjavur, Tamilnadu	Dr. S.Prabhu Head & Assistant Professor of Commerce Bharthi College of Arts and Science, Thanjavur, Tamilnadu
Dr. R. Hariharan Associate Professor of Commerce, National College, Trichy, Tamilnadu	Dr.A.Vijaykanth Assistant Professor of Economics, Dr.Ambedkar Government Arts College (Autonomous), Vyasarpadi, Chennai, India. vijayakanth_us@yahoo.com
Dr. L.Gomathy Assistant Professor of Commerce, Agurchand Manmull Jain College, Meenambakkam, Chennai. gomathypugal@gmail.com	Dr. V. Rengarajan Assistant Professor, Management Studies SASTRA University, Thanjavur, Tamilnadu, India. vrr1971@gmail.com
Dr.S.Raju Assistant Professor of Commerce, A.V.V.M Sri Pushpam College (Autonomous) , Poondi, Thanjavur.India. dr.rajuss@gmail.com	Dr.K.V.Ramanathan, Professor of Finance, Statistician and Research Adviser, Bangalore. kvr08@rediffmail.com
Dr.V.Dheenadhayalan Assistant Professor in Commerce, Annamalai University, Chidambaram, Tamilnadu, India. deena_mint@yahoo.com	Dr.P.Arunachalam Professor & Head , Department of applied Economics Cochin University, Kerala. arunachalam14@yahoo.co.uk
Dr.Bama Sampath Assistant Professor of Commerce Dr.Ambedkar Govt. Arts College Chennai, Tamilnadu, India. sbgs92@yahoo.in	Dr.S.R.Keshava Professor of Economics Bangalore University, Bangalore. sr_keshava@yahoo.com
Dr. R. Vasudevan Assistant Professor in Corporate Secretary Ship, D. G. Vaishnav College, Chennai. rvasu66@yahoo.com	Dr.S.Chinnammai Associate Professor of Economics, University of Madras, Chennai. pragathauom@gmail.com
Dr.A.L.Mallika Associate Professor and Head, Department of Management Studies, Mother Teresa Women's University, Kodaikanal. mvmallika21@gmail.com	Dr.A.Ranga Reddy Professor Emeritus, Sri Venkateshwara University Andhra Pradesh India.

Dr. P. Uma Meheshwari Assistant Professor of Economics Barathiyar University College, Coimbatore, Tamilnadu, India. umasreekrishnaram@gmail.com	Dr. V.Vijay Durga Prasad Professor & Head Department of Management Studies PSCMR College of Engineering and Technology Kothapet, Vijayawada , Andhra Pradesh, India. vijaydurgaprasad@gmail.com
Dr.Dhanalakshmi Acharya Bangalore Business School, Andhrhalli Main Road, Bangalore Karanataka, India. dhanalakshmi2311@gmail.com	Dr.A.Alagumalai Associate Professor Department of Political Science, P.T.M.T.M.College, Kamudhi,
Ch. Anjaneyulu Assistant Professor, Department of Business Management Telangana University Dichpally Nizamabad, Telangana India. anzu686@gmail.com	Dr.G.Parimalarani Chairman, Board of Studies in Commerce Department of Commerce, Telangana University Dichpally, Nizamabad, Telangana, India. ramcommerce@rediffmail.com
Dr .Ishwara P Professor in Commerce Department of Commerce, Mangalore University Karnataka. ishwara_p@rediffmail.com	Ms.Bhagyshreehiremath Assistant Professor of Economics Indian Institute of Information Technology Dharwad. bhagyashreehiremath176@gmail.com
Dr.G.Parimalarani Associate Professor Department of Bank Management Alagappa University Karaikudi, Tamilnadu. vini_parimal@yahoo.com	Prof.M.Yadagiri Head & Dean Faculty of Commerce Telangana University Dichpally Nizamabad, Telangana. prof.yadagirimadarapu@gmail.com
SCHOOL OF COMPUTER SCIENCE, ENGINEERING AND TECHNOLOGY	
Prof. Naveen Kumar Associate Professor Department of Computer Science, University of Delhi, India. nk.cs.du@gmail.com	Dr. Ardhendu Mandal Assistant Professor School of Computer Science and Application University of North Bengal (N.B.U). am.csa.nbu@gmail.com
Dr. Rakesh Kumar Mandal Secretary, CSI, Siliguri Chapter Assistant Professor School of Computer Science & Application North Bengal University P.O.,Darjeeling West Bengal. rakeshkumardoctor@yahoo.in	Dr Jose Luis Lopez-Bonilla Superior School of Mechanical and Electrical Engineering, National Polytechnic Institute, Mexico city. joseluis.lopezbonilla@gmail.com , jlopezb@ipn.mx
Dr. D. Roy Chowdhury Assistant Professor School of Computer Science & Application University of North Bengal. diliproychowdhury@gmail.com	D. Hiremath Assistant Professor Department of Computer Science and Engineering Indian Institute of Information Technology Dharawd.
Dr. Ms. Bhagyashree, Assistant Professor Department of Computer Science and Engineering Indian Institute of Information Technology Dharawd.	Dr.M.Mohamed Associate Professor of Commerce, Khadir Mohideen College, Adirampattinam, Tamilnadu.
SCHOOL OF AGRICULTURAL & RURAL DEVELOPMENT AND EDUCATIONAL TECHNOLOGY, ENVIRONMENTAL SCIENCE	
Dr.V.M.Indumathi Dept. of Agricultural and Rural Management Tamil Nadu Agricultural University, Coimbatore, India. induarm@tnau.ac.in	Dr. K. Boomiraj Assistant Professor Department of Environmental Sciences, Tamil Nadu Agricultural University, Coimbatore. kb78@tnau.ac.in

Dr. M.Mirunalini Assistant Professor Department of Educational Technology Bharathidasan University,Khajamalai Campus, Thiruchirappalli. miru.bdu@gmail.com	R.Ganesan Professor and Head, Department of English, Kongu Engineering College, Perundurai. ganesankec@gmail.com
Dr.S.Angles Assistant Professor Department of Agricultural Economics, Tamil Nadu Agricultural University, Coimbatore, Tamil Nadu, India. angles.s@tnau.ac.in	Prof. V.Murugaiyan Assistant Professor Post Graduate & Research, Department of History H.H.Rajah's College, Pudukottai. Perundurai
SCHOOL OF MATHEMATICS, PHYSIC, EARTH SCIENCE, BOTANY, CHEMISTRY, MOLECULAR BIOLOGY, ZOOLOGY	
Dr. P.K. Omana Scientist Ministry of Earth System Science, Government of India, National Centre for Earth Science Studies, Trivandrum, Kerala. India. pkomana2010@gmail.com	Dr. Dhiraj Saha, Assistant Professor (Senior Scale), Insect Biochemistry and Molecular Biology Laboratory, Department of Zoology, University of North Bengal. dhirajento.nbu@gmail.com; dhirajsaha_nbu@rediffmail.com
Dr. S. Loghambal Assistant professor Department of Mathematics V V College of Engineering Tisaiyanvilai, Tamil Nadu, India	Dr.Biju V Assistant Professor of Mathematics College of Natural & Computational Sciences Debre Markos University, Federal Democratic Republic of Ethiopia. bijuwillwin@gmail.com
Dr.CenapOzel Faculty Member, Mathematics Department, King Abdulaziz University Turkey.	Dr.S.Priyan Department of Mathematics MepcoSchlenk Engineering College, Virudhunagar. India.
Dr. Pradip Sarawade Assistant Professor, School of Physics University of Mumbai, India. pradipsarawade@yahoo.co.in	Dr. M. Aruna Associate Professor & Head Department of Botany Telangana University Nizamabad. Telangana State India. drarunatu@gmail.com
Prof.B.Vidya vardhini Professor in Botany, Principal, University College of Science Head, Department of Botany, Telangana University Dichpally, Nizamabad, Andhra Pradesh, India. drvidyavardhini@rediffmail.com	Dr. Dhiraj Saha, Assistant Professor (Senior Scale), Insect Biochemistry and Molecular Biology Laboratory, Department of Zoology, University of North Bengal. dhirajento.nbu@gmail.com; dhirajsaha_nbu@rediffmail.com

EMPEROR INTERNATIONAL JOURNAL OF FINANCE AND MANAGEMENT RESEARCH

[EIJFMR] ISSN: 2395- 5929

CONTENTS

S. No	Title of the Paper	Author Name	Page No
1	A study on consumer Preference towards Laptops in Tiruchirapalli district	Dr. K. Malarkodi T. Vijayalakshmi T. Malathi	1-9
2	A study on challenges and impact of supply chain Management of FMCG in retail sectors in India	Dr. K. Malarkodi T. Vijayalakshmi K.B. Velliyangiri	10-16
3	A chronological assessment of fiscal Health of Tamilnadu state – a comparison of Pre - reform and Post reform Period	L. Noor Asma Dr. P. Prabhakaran	17-21
4	Regional disparities in Higher Education in Kerala	Shanu N Nazar	22-26
5	A study on risk and return analysis of selected stocks in Indian	Dr. R. Bharathi	27-36
6	Problems and prospects of JLGS of women farmers with special reference to Santhanpara Panchayat	Dr. Leena K Cherian Aryamol Rajan	37-47
7	Central Co- operative banks in Tamilnadu – Present status	R. Madhavi	48-50
8	A study on customer satisfaction towards the BSNL services in Kanyakumari district	Dr. S. Rajapriya	51-55
9	The study on the impact of health and safety facilities available to the workers in b-Tex spinning mills, Tirupur	S. Belbin Rubha	56-60
10	A study on investments in stock market with special reference to Kerala	Jesney Antony Dr. Mathew Jose. K	61-72
11	A study on factors affecting buying behavior in m-commerce in Kanyakumari district	Dr. S. Rajapriya	73-77
12	A study on Dynamic investors behavior of individual investors - an empirical study with special reference to Namakkal district	R. Seerangan Dr. N. K. Shanmugam	78-83
13	A study on customer relationship Management with special reference to reliance Supermarket in Thiruchirappalli district	S. Grace Beula Dr. M. Sharmila	84-91
14	Empowerment of women through entrepreneurship Programme in Ksarnataka	Divya. A. N Dr. T. P. Renukamurty	92-99
15	A study on consumer buying behaviour of cosmetic Products in rural and urban women in Salem and Cuddalore districts	S. Mahendran Dr. V. Selvarasu	100-102
16	A study on stress Management among School Teachers in Tamilnadu	R. Annadurai	103-106
17	A study on Problems and Prospectus of sugar industries in Karnataka- a case study of few industries	D. Dhananjaya Dr. T.P. Renukamurty	107-112
18	Marketing strategies and consumer buying behaviour of Organic food with the special reference in Chennai City	M. Ravindran Dr. S. Bama	113-118
19	A study on emotional intelligence and job satisfaction in College Teachers with special reference to Bengaluru	Dr. Vidhya Rajagopalan	119-128
20	Rise of Juvenile Crimes: A Survey	Dr. N. Krishna Kumar	129-150

A STUDY ON DYNAMIC INVESTORS BEHAVIOR OF INDIVIDUAL INVESTORS -AN EMPIRICAL STUDY WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT

R. SEERANGAN

PH.D Research Scholar (Part Time)

Department of Commerce,

Kandaswami Kanddar's College, Velur, Namakkal District -638182

Dr. N. K. SHANMUGAM

Associate Professor & Head, Research Supervisor and Guide

Department of Commerce,

Kandaswami Kanddar's College, Velur, Namakkal District- 638182

Abstract

Investor has a considerable measure of venture roads to stop their reserve funds. The hazard and returns accessible from every one of these venture roads contrast starting with one road then onto the next. The financial specialists expect more come back with generally lesser dangers. In such a manner, the monetary counsels and advisors offer different proposals to the Investor. The accessible writing identifying with the financial specialists' state of mind towards speculation roads is almost no and neglected to give a considerable measure of data. An endeavor has been made in this examination to discover the primary goal of the Investor in Namakkal District towards making ventures and to survey the financial specialists' state of mind towards the venture roads. The statistic factors and goals of the financial specialists have been acquired from the respondents and the connection between these factors and targets has been registered. The state of mind of the respondents towards the select venture roads has been positioned. The examination likewise offers recommendations to the Investor to make ventures.

Keywords: Investment, Investor, Behavior

I. INTRODUCTION

Investment is a purchase of a financial product or another item of value with an expectation of favorable future returns. Investing is a serious subject that can have a major impact on an investor's future well-being. Virtually everyone makes investments. Investors have a lot of investment avenues to park their savings. The risk and returns available from each of these investment avenues differ from one avenue to another. Even if the individual does not select specific assets such as stock, investments are still made through participation in the pension plan, and employee saving programme or through the purchase of life insurance or a home.

Small investor's behavior deals with analyzing the behavior of an employee based on his psychographic and demographic factors like age, gender, education, and income groups. The respondents of this study will consist of only the banking employees working in the private and public sector as they are having knowledge of financial products available at large. They have unique features of safety, security, regular income, retirement benefit than the other occupation people

like the businessman. When it comes to investing, the volume of facts and information available can be incredibly time-consuming to wade through and for many individuals, it is just too confusing. Yet we need a good understanding of the financial option available to us to be able to make good investment decisions. In India, many investment avenues are available where some are marketable and liquid while others are non-marketable and some of them are highly risky while others are almost riskless. The investor has to choose Proper Avenue depending upon his specific need, risk preference and returns expected. Different avenues are:

Safe/Low Risk

Savings Account, Bank Fixed Deposits, Public Provident fund, Government Securities, etc.

Moderate Risk

Mutual Funds, Life Insurance, Debentures, Bonds.

High Risk

Equity Share Market, Commodity Market, FOREX Market.

Traditional

Real Estate (property), Gold / Silver, Chit Funds.

Emerging

Virtual Real Estate, Hedge Funds/Private Equity Investments, Art and Passion.

STATEMENT OF THE PROBLEM

In the dynamic and focused condition, showcasing of monetary administrations has turned out to be testing. It is the obligation of the people engaged with showcasing of money related administrations and other speculation roads to comprehend the states of mind of the financial specialists keeping in mind the end goal to be fruitful in their undertakings. In spite of the fact that an assortment of venture alternatives are accessible, the larger part of despite everything

them rely upon the keeping money framework to contribute their investment funds utilizing the surplus liquidity on the managing an accounting framework, banks have relentlessly diminished the premium payable on stores. There is a relentless decrease in loan costs offered by banks regardless of the tremendous cry raised by resigned individuals and investors. Consequently, it would be more valuable to examine the different choices accessible for improving profits for one's well-deserved funds from the sorted out framework. Along these lines, in the present investigation, an endeavor has been made by the analyst to know, how far financial specialists know about the different venture roads and their state of mind towards Investment.

II. OBJECTIVES OF THE STUDY

1. To study on Dynamic investor behavior in various types of investment.
2. To study about the view of various ages bunches towards investor behavior in investment.
3. To assess the investors' behavior towards the investment avenues

Review of literature

Audit of related writing fills in as the base for any analyst to comprehend his or her exploration issue plainly and to plan the system by which the examination is to be directed. Different examinations directed before on the themes identified with the ebb and flow look into the issue are incorporated into the writing. It gives a thought for the researcher to decide the exploration issue and to outline the targets. It additionally empowers the specialist for the smooth lead of the present examination.

Puneet Bhushan and Yajulu Medury (2013) presumed that ladies are more traditionalist and go for broke and critical sex contrasts happen in

venture inclinations for medical coverage, settled stores and market Investment among workers.

Kousalya P R and Gurusamy P (2012) saw in their examination on „Women Investors“ Perception towards Investments“ that there is no critical connection between the age of the ladies financial specialists and level of mindfulness on the venture. They have additionally reasoned that the instructive level of ladies financial specialists does not impact the level of mindfulness.

Binod Kumar Singh (2012) in his examination saw that the greater part of respondents are as yet confounded about the shared supports and have not shaped any state of mind towards the common reserve for speculation reason. It has been seen that the vast majority of the respondents having the absence of mindfulness about the different capacity of shared assets. In addition, to the extent the statistic factors are concerned, sex, pay, and level of instruction have essentially impact the investors“ demeanor towards common assets. Then again the other two statistic factors like age and occupation have not been found impacting the state of mind of investors“ towards common assets.

Meenakshi Chaturvedi, Shruti Khare (2012) broadcasted that the period of financial specialist can't be taken to impact their level of

mindfulness and it is obvious from the outcomes that the sex of the speculator has no impact or effect on his or level of mindfulness about any venture channel.

Research Design

Descriptive research is carried out to describe the phenomenon. This study is done to understand investment behavior of different age groups towards investment avenues.

Sampling and

Sample Size

For the present study the sample size was 200 collected from the respondents through convenient judgmental sampling method in Namakkal District.

Data Collection

The study was done with the primary data using questionnaire as a tool to assess the investment behavior. Since the aim of the survey is to allow every person to list his opinion about investment avenues. A closed ended questionnaire was prepared with total thirty characteristics of attributes to assess the relative importance of each statement on a five-point Likert scale. The secondary data was collected through various webs.

Table 1.1: Port –Folio Investment of Small Investors

Assets	safety	Liquidity	Regular income	Appreciations in value	Tax transferability	concavity	total
Gold	87(43.5%)	24(24%)	0(0%)	81(40%)	7(3.5%)	1(0.5%)	200
Real Estate	47(22.5%)	6(3%)	10(5%)	44(22%)	80(40%)	13(6.5%)	200
Bank	82(41%)	83(41.5%)	22(11%)	7(3.5%)	6(3%)	0(0%)	200
LIC	156(78%)	83(41.5%)	22(11%)	7(3.5%)	7(3.5%)	4(2%)	200
Provident	142(71%)	12(6%)	5(2.6%)	12(6%)	23(11.5%)	6(3%)	200
National	137(68.5%)	17(8.5%)	14(7%)	11(5.5%)	18(9%)	3(1.5%)	200
Cumulative	109(54.5%)	46(23%)	29(14.5%)	11(5.5%)	4(2%)	1(0.5%)	200
Chit fund	96(48%)	15(7.5%)	38(19%)	36(18%)	13(6.5%)	2(1%)	200
Shares	53(26.5%)	9(4.5%)	8(4%)	91(45.5%)	32(14%)	7(3.5%)	200

Table 1.2

Association between gender of the respondents and various dimensions of investor perception

Gender	Mean	S.D	SS	DF	Mean square	Statistical inference
Awareness and knowledge on investment options						F=.315 P < 0.05 Not significant
Between groups			.072	1	.072	
Male	1.6543	.47628				
Female	1.6320	.48323				
Within groups			137.313	198	.230	
Perception on investment options						F=. 760 P < 0.05 Not significant
Between groups			.177	1	.177	
Male	1.6171	.48678				
Female	1.6520	.47729				
Within groups			139.421	198	.233	
Perception on investment company / seller						F=6.884 P > 0.05 Significant
Between groups			1.665	1	1.665	
Male	1.6229	.48537				
Female	1.5160	.50075				
Within groups			144.653	198	.242	
Level of satisfaction towards investment options						F=.201 P < 0.05 Not significant
Between groups			.049	1	.049	
Male	1.5857	.49330				
Female	1.6040	.49005				
Within groups			144.725	198	.242	
Post investment behavior towards investment options						F=1.573 P < 0.05 Not significant
Between groups			.377	1	.377	
Male	1.6229	.48537				
Female	1.5720	.49578				
Within groups			143.421	198	.240	
Overall perception of investors						F=.069 P < 0.05 Not significant
Between groups			.017	1	.017	
Male	1.5429	.49887				
Female	1.5320	.49998				
Within groups			149.101	198	.249	

Source: Primary data

Table 1.2 shows the association between the gender of the respondents and various dimensions of investor perceptions. The highest mean value of 1.6543 and the F value .315 indicate that male respondents are more satisfied with the awareness and knowledge on investment options. The highest mean value of 1.6520 and the F value .760 shows that female respondents are more satisfied with the perception on investment options. The highest mean value of 1.6229 and the F value 6.884 demonstrate that male respondents are more satisfied with the perception on investment

company/seller. The highest mean value of 1.6040 and the F value .201 indicate that female respondents are more satisfied with the level of satisfaction towards investment options. The highest mean value of 1.6229 and the F value 1.573 indicate that male respondents are more satisfied with the post investment behavior towards investment options. The highest mean value of 1.5429 and the F value .069 reveal that male respondents are more satisfied with the post investment behavior towards investment options.

The table above reveals that there is no significant relationship between gender of the respondents and their various dimensions of investor perception [Awareness and knowledge on investment options = .575 < 0.05/ Perception on investment options = .384 < 0.05/ Perception on

investment company/seller = .009 > 0.05 / Level of satisfaction towards investment options = .654 < 0.05/ Post investment behavior towards investment options = .210 < 0.05 / Overall perception of investors = .793 < 0.05]. Hence the calculated value is higher than the table value.

Table 1.3

ANOVA Overall perceptions on Investment Avenue

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.628	7	1.375	6.838	.000 ^b
	Residual	119.090	192	.201		
	Total	128.718	199			

- Dependent Variable: business
- Predictors: (Constant), overall, Pattern, investment company, awareness and knowledge, level of satisfaction, post investment behavior, perception

The ANOVA table, as displayed in the table no. 1.3 shows F ratio for the regression model. It indicates that the chosen seven variables significantly contribute for the dependent consumer perception on Investment Avenue. The independent variable that is associated with dependent variable is referred as explained variance. The remaining of the total variance in independent variable that is not associated with the dependent variable is referred

as unexplained variance. The larger F Ratio has more variance in the dependent variable that is associated with the independent variable. The F Ratio is equal to 6.838. The statistical significance is .000. It has significant. So, the null hypothesis that no relationship exists between the two variables is rejected. Therefore, there is a relationship between the independent and the dependent variables.

Table 1.4 Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	2.030	.153		13.250	.000		
Pattern	-.005	.014	-.014	-.340	.734	.982	1.018
Awareness and knowledge	-.219	.039	-.226	-5.558	.000	.946	1.057
Perception	.085	.040	.089	2.133	.033	.899	1.112
Investment company	-.010	.037	-.011	-.277	.782	.980	1.020
Level of satisfaction	.010	.038	.011	.272	.786	.963	1.039
Post investment behavior	-.120	.038	-.127	-3.113	.002	.946	1.057
Overall	.056	.038	.061	1.473	.141	.923	1.083

The information provided in table 1.4 is examined to determine if one or more of the independent variables are significant predictors of overall general opinion of the business man on investor perception on Investment Avenue. It is found that three variables are significant in above table and other four variables are insignificant. The

standardized co-efficient beta column reveals that awareness and knowledge has a beta coefficient – 5.558, which is significant (.000). Perception on investment has a beta coefficient -2.133, which is significant (.033). Post investment behavior has a beta coefficient -3.113, which is significant (002).

To assess multi co-linearity the size of tolerance and VIF is taken. For the tolerance small value

indicates the absence of co-linearity. The VIF is the inverse of tolerance. It is looked for large values. The tolerance value is smaller than 0.10. It is concluded that multi co-linearity is a problem. Similarly, if the VIF is 3 or larger, then multi co-linear is a problem. The tolerance value is substantially above .10 and VIF is smaller than 3. It is concluded that multi co-linearity among the independent variable is not a problem.

Limitation

Only 200 financial specialists having a place with Namakkal District of Investor are chosen for the investigation.

Investors conduct be dynamic, there is each probability that the finding of today may invalid tomorrow The outcome and finishes of the investigation are just in light of the data are given by investors secret issue like pay, funds and so on.,

Recommendations

Awareness modified must be the led by the government to make a mindfulness connection to different sort of venture, Small financial specialist take the bimanual choice with the advisor of their family Reading propensity for little financial specialist ought to be making strides Small financial specialist ought to be propelled in their parts of stores in bank and protection arrangement

III. CONCLUSION

Sparing and Investment is a piece of salary which differ when salary change. On the off chance that salary expands, the sparing limit will increment. In the event that pay diminishes sparing limit will likewise descend. They uncover that to the little financial specialists in different speculation roads. In the present examination is that the little financial specialist like to bank stores and protection strategies on the grounds that the wellbeing and security of Investment.

IV. REFERENCES

- 1) Preeti Singh, "Investment Management" Himalaya Publishing House, New Delhi, 2006.
- 2) Rustagi R.P, "Investment Management" Investment Analysis and Portfolio Management", Sultan Chand and Sons, New Delhi, 2007.
- 3) Vashisht A. K, "Investment Management and Stock Market", Deep and Deep Publishing House, New Delhi, 2005.
- 4) Bhalla V.K, "Investment Management", S.Chand and company Ltd, New Delhi, 2004.
- 5) Prasanna Chandra "Managing Investments", Tata- McGraw Hill publishing company Limited, New Delhi, 1998 [6] Gupta S.P, "Statistical Methods", Sultan Chand and Sons, New Delhi, 2006.
- 6) R.S.N.Pillai, Bhagavathy, "Statistics" S.Chand and company Ltd, New Delhi, 2008.
- 7) C.R. Kothari, "Research Methodology", New Age International Limited, New Delhi, 2005.