

A Study of Investment Pattern of the Investors

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Abstract: *Investment is the employing the funds on assets which aims at earning income or capital appreciation. Investment is putting your money in order to earn more money or in other words it is sacrificing of money today for future return. For the provision of financial future, Investment is playing an important role, as in the future is uncertain and unpredictable. Well planned investment results in satisfaction for safety and surety of life. There is some risk associated with any kind of investments for example stock, financial sector, real estate, bullion, banking, gold, capital market etc. Investment benefits both economy and the society. In two days, scenario there has been a major change i.e., economic prosperity all over. Higher income levels and booming stock markets have led to more and more surplus. There are wide products which are Equity, insurance & Mutual Fund etc. Financial investment is employment of funds in the forms of assets in order to earn additional income to get an appreciation in the value of investment in future. The investment in the Assets is subject to safe and risky. Thus, some investments are life insurance, company deposits, bank deposits, post office certificates, mutual fund, chit fund and real estate and so on, yields only income. Some Investments are easily transferable and marketable and those are government securities listed on a recognized stock exchange. Some investments are risky investments whose values fluctuate and returns are uncertain. Thus, investment in proper asset is expected to yield income in the form of interest along with appreciation in their values.*

Keywords: Investment, Portfolio Management, Insurance, Mutual Fund, etc.

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