EMPIRICAL STUDY ON PREFERRED INVESTMENT AVENUES WITH SPECIAL REFERENCE TO SALARIED PEOPLE OF FARIDABAD, HARYANA, INDIA

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ABSTRACT
A proper understanding of money, its value, the available avenues for investment, various financial institutions, the rate of return/risk etc., are essential to successfully manage one’s finance for achieving life’s goal. Through this study, an analysis has been made on the preferred investment avenues revealing the opinions of 100 respondents who are salaried people in Faridabad, Haryana, India. The results highlight that certain factors like education level, awareness about the current financial system, age of investors etc… make significant impact while deciding the investment avenues. The study is based on questionnaire filled by the salaried people, regarding their views. Actually, the present study identifies the preferred investment avenues among the individual investors using self-assessment test as well. The study is based on primary sources of data which are collected by distribution of a close ended questionnaire. The data has been analyzed using percentage and chi-square test with the help of the database and excel functions. There are large numbers of investment opportunities available today. This paper is going to briefly examine how the salaried people should manage their investments.

KEYWORDS: Chi-square test, Hypothesis, Investment avenues, Investment Behavior.

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