

A Study on Investment Pattern of Salaried Employees In Special Mention With Coimbatore Region

Mrs. M. Jincy¹, Krishnapriya R²

^{1,2}Dept of commerce

^{1,2}Sri Krishna Adithya College of Arts and Science, Coimbatore

Abstract- Investment pattern of salaried employee are quite different, the character of employment and income level plays an essential role, but one factor is common for all its regular basis of income may result in eventual investment or monthly saving habit rather than payment saving. This research focused only on salaried persons. The saving and investment pattern of the salaried employees is different from each other thanks to opinion on safety, return on investments, regular income, tax savings benefits, and retirement benefits.

I. INTRODUCTION

The salaried class incorporates a fixed source of income and supplemented by additional income from other sources. The salaried class investors with assured monthly income might be regular savers. Various studies at micro level confirm the role of salaried class investors in providing the financial resources to the economic sector. But the amount of savings will be still being augmented from salaried class if the economic system is formed more attractive to them. Keeping in sight of the potential savings of salaried class investors, this study is prompted to grasp the behavior of salaried class investors.

Objective Of the Study:

- To study the investment preference among the salaried people working in different sectors.
- To analyse the investment and saving pattern of the salaried employees.
- To know the factors influencing the investment behavior of the salaried employees.

Statement Of the Problem:

This study is focusing on the preference of Savings & Investments by salaried people and it will be helpful to identify the different and better investment options that are available in the market Salaried employees in general have fix flow of income & their investments patterns are found also different in literature

Research Methodology:

The methodology adopted for the present study is discussed in this section. It was decided to conduct a descriptive study to know about the investment pattern followed by the salaried class of employees. The instrument used was a questionnaire and the primary data collected were analyzed using descriptive and non-parametric statistics. In the subsequent sections, the method adopted for collecting data, pilot study, sampling technique, hypotheses of the study and tools used for analysis are discussed.

Primary Data:

Since the primary objective of this study is to know about investment pattern of salaries class of employees, the required data were collected through a questionnaire administered to 137 respondents

Secondary Data:

Secondary data of the study is collected through journals, websites, magazine etc.,

Sample size:

Taking 137 as sample respondents with the following sampling process collected the primary data:

Population:

The population is salaried employees in Coimbatore city.

II. LITERATURE REVIEW

Ms. Neena Therasa P J, Dr. S Bhuvaneshwari (2022)

The research focused only on salaried persons. Data was collected using both primary and secondary data collection methods. Structured questionnaire has been framed to gather the info from the 150 respondents. Statistical tools like Percentage Analysis, Chi square Test and Rank Analysis. Through analysis, investors were preferred to speculate their

money in fixed deposits and gold and concluded that, they were conscious of various investments and satisfied with their investments.

Dr.M.Kalimuthu, Manorabin J (2020)

The savings habits and investments awareness by the people vary from person to person and even with same person during two periods due to differ in motives. There are many motives for savings and their investments. However, capital appreciation, regular income, tax planning, diversification and minimization of risks, health and education of family members, performance of ceremonial activities like marriage, birth and death, purchase offixed and current assets, construction of houses, etc, are some important motives behind savings and investments in people.

FINANCIAL SECURITIES

These investment instruments are freely tradable and negotiable. These would include equity shares, preference shares, convertible debentures, nonconvertible debentures, public sector bonds savings certificates, gilt-edged securities and money market securities. Non-securities financial securities.

IV. DATA ANALYSIS AND INTERPRETATION

TABLE-I

Table-I shows monthly savings of the respondents

Monthly savings	No. of respondents	Percentage
Less then 20%	11	8%
20% - 30%	51	37.5%
30%- 40%	57	41.6%
40% - 50%	15	10.9%
50% and above	3	2.2%
total	137	100%

Source: Primary Data

Interpretation

It is an evident from the above table that 8 percent of the respondents are having monthly savings less than 20%, and 37.2 percent are having monthly savings from 20%-30%, and 41.6 percent are having monthly savings from 30%-40%, and 10.9 percent are having monthly savings from 40%-50%, and 2.2 percent are having monthly savings 50% and above. Majority (41.6%) are having monthly savings from 30% -40%.

Your monthly savings ?
137 responses

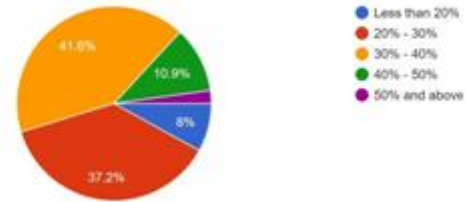


CHART-I

Chart-I shows monthly savings of the respondents

TABLE-II

Table-II shows influence to investment respondents

INFLUENCE TO INVEST	No. of respondents	Percentage
To avoid financial risk	28	20.4%
Long term financial securities	58	42.3%
Investment knowledge	67	48.9%
Financial advisor	56	40.9%
Tax consideration	48	35%
Others	14	10.2%
total	137	100%

Source: Primary Data

Interpretation

It is an evident from the above table that 20.4 percent of the respondents are influenced to avoid financial risk, and 42.3 percent are influenced to long term financial securities, and 48.9 percent are influenced to investment knowledge, and 40.9 percent are influenced to financial advisor, and 35 percent are influenced to tax consideration, and 10.2 percent are influenced to others.

Majority (48.9%) are influenced to investment knowledge.

What influences you to invest?
137 responses

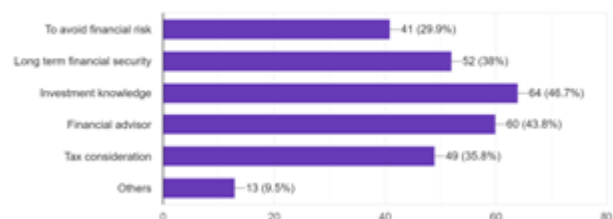


CHART-II

chart-II shows influence to investment respondents

V. FINDINGS

- Most of the respondents are influenced by knowledge to invest
- Most of the respondents are having monthly savings from 30%-40%

VI. SUGGESTIONS

- Financial planning for salaried employee is not just a driven process; it is actually a basic need for every individual and his/her family.
- It is a complete cycle starting from monthly budget to retirement planning.
- The process comprises Budgeting, Insurance, Goal-Based Investments, Getting out of Debt, and Retirement. If you miss any of these steps, the cycle will be incomplete.

VII. CONCLUSION

- Tax-saving is only a smart part of a broad category called financial planning.
- There is more to a financial plan than what meets the eye. For a financial plan to be successful, it should have a proper investment plan that saves taxes
- Irrespective of the plan you choose, few things remain constant
- Having well-structured short-term and long-term financial goals at every stage of your lives

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