

INVESTMENT PREFERENCES OF SALARIED PERSONS OF INDORE

SUNITA TOTALA

Department of Commerce, Shri Cloth Market Girls' Commerce College, Indore, Madhya Pradesh, India

ABSTRACT

Salaried persons receive a definite amount out of which they are to spend for maintenance and provident for future with the help of investment. It is very difficult to decide about to investment because investment depends upon so many factors like gender, age, family background, profession, educations, health status, taxation, number of dependent members, number of other earning members, ancestral property, retirement age, type of employer, etc. So, the study aims to decide about investment by salaried persons and the problem is that how much amount, at what stage, at what income level, for what time period, in which portfolio assets, with what objective, with what risk assumption, should be invested in taking care of risk and return, maturity period, earnings and appreciations, safety and security, liquidity, lock in period, cost of transaction, return, capital appreciation, etc. In the field of behavioral finance investment is not done only on profit earning motive but it has inputs of psychological needs, aspirations and satisfactions. Data analysis has been done on the basis of percent analysis. The study concludes that ten factors predominantly decide the individual investment patterns and people differ on the basis of annual income, age, gender and profession while investing.

KEYWORDS: *Investment Preferences, Salaried Persons*

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