

AN ANALYTICAL STUDY ON INVESTORS PERCEPTION REGARDING DIFFERENT INVESTMENT SCHEMES WITH REFERENCE TO PUNJAB

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ABSTRACT

Research background: The successful investor is one who has conquered greed and overcome the fear of loss. All investments carry an element of risk, but the amount of risk one takes, directly affects any potential returns and losses. Different investments behave in different ways and are subject to different risks. Saving the money in a range of assets helps reduce the loss, should one of the investments suffer a downturn.

Research Methodology: The Main Emphasis of the paper is that it describes the perception of individual investors towards various investment schemes and their impact on investors thereof. Convenience sampling method and a sample size of 100 respondents has collected and data has analyzed through software package.

Major Findings: It has analyzed here in this paper that the perception of investors has an impact on investors decisions and it also influence the decision of investors that how to select an option of investment by analyzing their saving habits with special reference to Punjab(India).

Conclusion in brief: It has found from the present research , every individual investor wants play a safe game and invest where there he gets maximum returns and maximum satisfaction from point of view of investment of money and risk tolerance limits.

KEY WORDS: Investment, Investment schemes, Risk, Software Package.
