RISK BASED APPROACH TO INVESTMENT AWARENESS: AN EMPIRICAL STUDY WITH INDIVIDUAL INVESTORS

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ABSTRACT

The variety of investment alternatives in the financial services sector have provided the individual investor with a lot of opportunities to invest. The question lies in the awareness about the alternatives available. It is generally evident that the most common forms of investment is bank deposits and insurance though there are a plenty of other avenues in the market. This study was undertaken to assess the level of awareness of the investors’ about the various alternatives available classified based on the risk associated with each of such alternative. The objective of the study was to assess and understand such awareness among the investors in Tamil Nadu. The data was collected through structured questionnaire distributed to 204 respondents from different socio economic classes. The results of this survey would help the financial institutions in creating an awareness on the lesser known investment alternatives among the public.

KEYWORDS: savings, investment, risk, return, investor, awareness