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INVESTMENT PERCEPTION AND LEVEL OF SATISFACTION OF HIGHER SECONDARY SCHOOL TEACHERS IN KERALA WITH SPECIAL REFERENCE TO ERANAKULUM DISTRICT

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ABSTRACT

Savings represent that part of national income which is not spent on consumption in a year out of the total disposable income. In a closed economy, savings are equal to the total investments or capital formation. In an open economy, like India. Objectives of the study, 1.To analyse the level of satisfaction of investors (Higher Secondary School teachers) in Kerala in Ernakulum District. Methodology of the study, The maximum required sample size turns to be 600. The collection of data was based on multistage random sampling (geographical distribution of investors). 600 questionnaires were distributed in different parts of Ernakulum District. Findings of the study, It is found that, the results of the reclassification. The function using the variables selected in the analysis classified 57.8 per cent of the cases correctly in the respective groups. It is found that the Discriminant function analysis was applied to the respondents on low user and high user..Suggested this study,

Government should make available more proper financial education consultants in order to educate the investors about investing and about the various avenues available namely stocks and bonds. It gives proper awareness and to know how about securities to invest for salaried individuals. Conclude this study, The study summarize that mostly the small investors have positive approach towards investing in mutual funds. It is concluded that investors are more aware about various investment avenues & the risk associated with that investment of mutual funds

Key words: savings, Discriminate analysis, level of satisfaction etc.,