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A Study on Employees Perception From Govche India Private Limited Towards Investing in Indian Stock Market

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ABSTRACT
Stock market investments have become a typical occurrence for all people today. The development of the country's stock markets has a significant impact on the growth of the national economy. Global financial market developments have opened up a wide range of markets and investment opportunities for investors. Making investment decisions is a difficult undertaking that requires extensive analysis. Research has been conducted to identify the variables affecting investors' preferences and investment choices. Through the use of a structured questionnaire, primary data is acquired. The study included 107 respondents as its sample size. Data was analysed in this study using percentages, chi square, and Anova. It has been discovered that economic factors such as currency strength and legal considerations have an impact on investment choices.

LIST OF CHARTS

CHAPTER 1 – INTRODUCTION

1.1. INTRODUCTION:

Savings is a crucial strategic component of the idea of economic progress. The traditional economists, like Ricardo, Mill, and Adam Smith, stressed the role that saving plays in determining economic advancement. An individual obtains security and the capacity to guard against unanticipated circumstances when they amass greater riches. At the national level, savings relate to the withdrawal of financial support. An investment culture is necessary at times when resources are limited and wants are abundant, and most individuals in the country struggle with financial planning. Gaining financial stability requires understanding concepts, arranging data, and developing a process that works. For most challenges, this is accurate.

People's investments and savings combine because of their cultural upbringing. It is common for people to waste their wages. Humans are nevertheless compelled to save for the future in order to guarantee their necessities, and the degree and scope of financial planning that is done influences this saving culture and the allocation of funds to productive investments. Different attitudes, beliefs, and willingness shown by people or institutions to allocate their money across a range of financial instruments and assets would inevitably result from an investment culture. Therefore, a study of their opinions and preferences about savings and investment patterns takes on a greater significance in the creation of policies for the growth and regulation of the securities market as a whole and the protection Since India gained its freedom, the stock market has advanced significantly and impressively. Significant changes have been made to the

Indian Securities Market's structure and operation, particularly with the implementation of the 1992 Industrial Policy. The Indian stock market was expanding at a very rapid rate.
Since the middle of the 1970s and the late 1970s, the growth was in a rising trend, but it was noted that the increase was not by large transactions. The primary reason was the partial or complete standout by the investors at large due to the lack of awareness among the broader population. This was coupledwith poor investor's climate, lack of confidence among the existing investors due to the inefficiency and poor institutional infrastructure. It is essential for theauthorities to understand that investment in a country is primarily controlled bythe quantum of capital that is mobilized but, on the sentiments, and the level of knowledge among the investors. By understanding the investor's perception oftheir perception, their preferences, and their immediate and future concerns about the stock market. Investing in corporate securities is currently regarded as one of the well recognised methods for managing savings.
The stock markets end up receiving a sizable portion of the nation's savings. In addition to capital growth, investing in corporate securities provides income in the form of interest and dividends. A prudent share investment provides liquidity as well. On the other hand, there is risk associated with investing, but it may be reduced with thoughtful and logical choices. Risk management has become a crucial factor in investment selections in India due to the country's extraordinarily volatile stock markets and current dire corporate situation. The more astute and astute investors are able to select the best investments to yield higher returns. An attempt is made to examine the standards used to make investment decisions in this chapter.

INDIAN STOCK MARKET

The Indian stock market, often referred to as the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE), serves as a vibrant hub for financial activity in India. Boasting a rich history dating back to the 19th century, the Indian stock market has evolved into one of the largest and most dynamic markets globally. With thousands of listed companies spanning various sectors, including technology, finance, manufacturing, and healthcare, the market offers investors a diverse array of investment opportunities.
Factors such as government policies, economic indicators, corporate earnings, and global trends influence the fluctuation of stock prices. Despite occasional volatility, the Indian stock market continues to attract both domestic and international investors seeking long-term growth potential and portfolio diversification. Regulatory bodies like the Securities and Exchange Board of India (SEBI) play a crucial role in ensuring transparency, stability, and investor protection within the market, fostering confidence among stakeholders. As India's economy continues to expand and modernize, the stock market remains integral to its growth trajectory, serving as a barometer of the nation's financial health and prosperity.
Regulatory bodies like the Securities and Exchange Board of India (SEBI) play a crucial role in ensuring transparency, stability, and investor protection within the market, fostering confidence among stakeholders. As India's economy continues to expand and modernize, the stock market remains integral to its growth trajectory, serving as a barometer of the nation's financial health and prosperity.
The Indian stock market facilitates smooth transactions and offers investors liquidity through a combination of contemporary computerized trading platforms and conventional exchanges. The market's dynamism is fueled by the participation of retail investors, institutional investors, foreign portfolio investors (FPIs), and domestic institutional investors (DIIs).
Technological developments and regulatory changes over time have improved the market's accessibility and efficiency, enabling investors of all backgrounds to take part in wealth creation. The advent of mobile

applications and internet trading platforms has made investing more accessible to the general public, enabling anyone to easily manage their accounts. Additionally, programs like the introduction of trading in derivatives and the Goods and Services Tax (GST).

The Indian stock market has seen a number of revolutionary developments that have changed the landscape in recent years. The growth of the digital economy and technology-driven businesses is one important trend.

Tech stocks have drawn a lot of attention from investors both locally and abroad as India emerges as a global powerhouse for software development, IT services, and startup innovation. Businesses in industries including fintech, digital payments, and e-commerce have grown at an exponential rate, which is indicative of the nation's digital revolution.

In addition, the market has become more dynamic due to the growing involvement of retail investors, who are encouraged by improved financial literacy and information availability.

Values on the Indian stock market can differ based on a number of variables, including company performance, global trends, economic conditions, and market mood. Beyond that point, though, I don't have access to real-time data. In the Indian stock market, valuations are typically evaluated using fundamental indicators and ratios such as Price-to-Earnings (P/E) and Price-to-Book (P/B). In the past, both domestic and foreign forces have had an impact on the prices of Indian stocks.

Valuations may increase during positive periods, indicating optimism about the prospects for corporate earnings growth and the economy. On the other hand, if investors grow more cautious during negative or uncertain times, valuations may decrease.

The Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) are the two main exchanges that are part of the Indian stock market.

It provides an essential platform for investors to purchase and sell securities, such as stocks, bonds, and derivatives, as well as enabling businesses to raise cash through the issuance of stocks.

1.2 Operational Definitions

1.2.1 Investor Behaviour

The terms behavioural finance and behavioural economics first appeared in academic journals for finance professors, professional publications for investment experts, investing magazines for beginning investors, and daily newspapers read by the general public in the 1990s (Ricciardi and Simon 2000).Stock market

The stock market is the market for securities, where companies and thegovernment can raise long-term funds. The stock market includes the stock market and the bond market.

1.2.2 Investor Awareness

Financial literacy or investor awareness is the process by which investorsimprove; they are upstanding of financial market products, concepts, and risk.

1.2.3 Savings

Savings, according to Keynesian economics, are what a person has left over when the cost of his or her consumer expenditure is subtracted from the amountof disposable income earned in a given period. For those who are financially prudent, the amount of money left over after personal expenses have been met can be definite; for those who tend to rely on credit and loans to make ends meet, there is no money left for savings. Savings can be used to increase income through investing in different investment vehicles.

1.2.4 Investment Strategy

An investment strategy is what guides an investor's decisions based on goals,risk tolerance, and future needs for capital. Some investment strategies seek rapid growth where an investor focuses on capital appreciation, or they can follow a low-risk strategy where the focus is on wealth protection.

1.2.5 Financial Decision

The Financing Decision is yet another crucial decision made by the financial manager relating to the financing-mix of an organization. It is concerned with the borrowing and allocation of funds required for the investment decisions.

1.2.6 Financial Adviser

A financial adviser or financial advisor (considered cognates with interchangeable spelling), is a professional who suggests and renders financial services to clients based on their financial situation. In many countries,financial advisors have to complete specific training and hold a license to provide advice.

1.2.7 Mutual Fund

A mutual fund is a type of commercial vehicle made up of a pool of money collected from many investors to invest in securities like stocks, bonds, moneymarket instruments, and other assets. Mutual funds are operated by professional money managers, who allocate the fund's assets and attempt to produce capital gains or income for the fund's investors. A mutual fund's portfolio is structured and maintained to match the investment objectives statedin its prospectus.

1.3 INDUSTRY PROFILE:

Incredible changes have occurred in the Indian stock market that have endured over time. Since the mid-1980s, the previously dormant Indian financial sector has experienced a multifaceted development and makeover. The magnitude of the rise can be estimated using factors such as sharp rises in fund mobilisation, stock exchange activity, market valuation, and investor population expansion. The regulatory framework has been tightened and made simpler in order to address the problems resulting from the market's rapid expansion.

1.3.2 Evolution of the Indian Stock market:

India's stock market has existed for around 200 years. The earliest known records of security negotiations were most likely the East India Company's loan securities transactions near the end of the 18th century. By the 1830s, the amount of business had expanded and comprised both corporate stocks and loans (Sindhawani, 1995). By then, the broking industry had also begun to flourish in Calcutta. The "Englishman," a widely read newspaper at the time, started running quotes about East India Company loans and Bank of Bengal shares in 1836. Numerous newspapers in Calcutta began publishing by 1839 quotes from businesses like Bengal Bonded Warehouse and banks like Union Bank and Agra Bank, among others.

Unlike now, trading was not conducted in trading halls back then. Brokers would meet in public spaces to transact shares and engage in trading. Among brokers, there was no code of conduct. By 1860, there were about sixty stock market brokers in Bombay who got together to trade stocks under a banyan tree. The situation in Bombay and Calcutta was essentially the same.

The Majestic Building of Chartered Bank at BBD Bag is currently located under a Neem tree, which was the hub of broker activity in Calcutta (Ray, P.K., 1997). In Bombay, brokers did not have a good time between 1860 and 1870.

One of the main reasons for the decline in the East India Company and British Banks' share prices was the American Civil War. The public investors in those shares experienced frustration and disillusionment with the company. Nevertheless, by 1874, the uncertainty had begun to lift, and by 1875, Mumbai's Native Share and Share Brokers Association had become Asia's Oldest Stock Exchange.

The group of stockbrokers was not incorporated, and its trade was exclusively limited to one another. With the creation of new stock markets in Chennai and the establishment of numerous joint-stock firms, stock exchange trading saw significant growth between World Wars I and II.

Theevolutions in the realm of stock market in India could be broadly discussed asfollows:

a) Infrastructure Stage

The construction of the stock market's infrastructure took place between 1947 and 1973. During this time, the stock market was strengthened by the creation of a network of development financial institutions, including SIDCs in the 1960s and early 1970s, IFCI in 1948, ICICI in 1955, IDBI and UTI in 1964, and SFCs in the 1950s and 1960s. During this time, a number of pertinent laws governing the operation of various stock market segments were passed into law. These include of the Securities Contracts (Regulation) Act, the Capital Issues (Control) Act of 1947, and 1956 and Companies Act, 1956. 7071 Development of an organized indigenous stock market was inhibited in the initial years following independence owing to a variety of factors as stated below:

1. Insignificant demand for long-term funds due to weak industrial base and lowserving rate.
2. Dependence of many foreign companies upon the London stock market forraising funds rather than on the Indian stock market.
3. Adverse consequences of the managing agency system, which performed different functions of promotion, management and underwriting of new capital issues.
4. Lukewarm interest shown by Indian corporates for mobilizing capital throughthe instruments of shares and debentures from the stock market and more reliance of the industry on the bank credit which offered credit at relatively lower(often subsidized) rates of interest; and Hazards of administered interest rate structure.

b) New Issues Stage

This phase signalled the passage of the Foreign Exchange Regulation Act (FERA) from 1973 to 1980. According to this Act, foreign corporations' investment in joint ventures was limited to 40% if they wished to be recognised as Indian enterprises. During this time, a large number of well-run international corporations sold the public their stocks at set, discounted prices. Numerous domestic public limited firms were prompted by this to offer new capital issues for public subscription. The result of all of this was that share prices showed a high degree of buoyancy and the stock market showed an upward trend. Additionally, this brought to the attention of regular investors the possibilities of stock investments for the first time.

c) Establishment of SEBI

With effect from May 29, 1992, the Controller of Capital Issues (CCI), which was primarily in charge of overseeing the issuance of stock market instruments rather than post-issue regulations and investors, was eliminated. On January 30, 1992, the President of India issued an edict creating the Securities and Exchange Board of India (SEBI). Protecting the interests of securities investors and fostering and regulating the growth of the securities market were the main objectives behind the creation of SEBI. On June 11, 1992, the SEBI released new, comprehensive recommendations aimed at creating a system of checks and balances in the stock market.

Some of the essential guidelinesare

1. Adequate disclosure to SEBI,

2. Mandatory full underwriting of issues,
3. Monitoring and deployment of issue proceeds,
4. Role of lead managers,
5. Fixation of promoter’s contribution with lock-in period,
6. Maintenance of minimum interval time between two points,
7. Shareholders right to decide the price and time of conversion,
8. Protection of debenture holders’ interest,
9. Punishment to violators.

These principles are not infallible safeguards for investors. It is, however, a clear attempt to find a middle ground between promoters' and investors' rights. Since its establishment, the SEBI has made it a goal to serve as the security market's watchdog. A 1995 modification to the SEBI Acts gave SEBI further civil and criminal authority over the 73 stock market participants and intermediaries (Mishra Bishnu Priya, 2007). There were new financial services introduced, such credit rating, etc. A number of credit rating agencies, including CARE, ICRA, and CRISIL, were established to assist investors in selecting the best financial option.

d) Committees/Working Groups

An important part of growth during this period was the constitution of a numberof committees in order to suggest measures to revamp and restructure the working of the secondary market and cause buoyancy in the primary market soas to instill confidence in the investing community. These included the following:

1. A Committee on Organization and Management of Stock Exchange, 1986 under the chairmanship of Mr. G.S. Patel.
2. A Working group on the Development of the Stock market, 1989 under thechairmanship of Dr. Abid Hussain.
3. A Study Group for Guidelines Relating to Valuation and New Instruments, 1991, under the chairmanship of Mr. M.J. Pherwani.
4. A High-Powered Study Group on Establishment New Stock Exchanges, 1991 under the chairmanship of Mr. M.J. Pherwani.
5. A Committee on Trading in Public Sector Bonds and Units of Mutual Funds, 1992 under the chairmanship of Mr. S.S. Nadkarni. 74
6. Several recommendations of the above committees were implemented to help streamline the operations of the stock market. However, this period witnessed one of the worst crises in the Indian stock market with a significantscam in securities breaking out. Large-scale irregularities in securities transactions that took place in 1992 exposed the loopholes in the existing systems and procedures of stock trading. This necessitated the overhauling ofthe regulatory framework of the stock market for preventing the recurrence ofsuch irregularities in the future.

e) The Structural Transformation

The structural transformation started taking place from 1992. Many technological innovations on par with the developed countries of the world began to be introduced in the realm of trading operations in the stock market. Some of the significant forces/happenings that were responsible for the structural transformation were:

1. financial liberalization, adoption of market-oriented approach, and opening
2. up of areas to private sector hitherto reserved for the public sector.
3. Computerized online trading and setting up of clearing houses/corporationsby most of the stock

exchanges.
4. Constitutions of a depository to facilitate scripless trading.
5. They are overhauling and strengthening of the regulatory structure of stock exchanges with the establishment of SEBI.
6. Permission to Indian companies to raise resources abroad through the issue of Global Depository Receipts (GDRs) and Foreign Currency Convertible Bonds (FCCBs) after obtaining specific approval from the Government of India,since May 1992. 75
7. Disinvestments by Government of its holding in public sector undertakings commencing from 1992-1993.
8. Opening up of the market for portfolio investment by foreign institutional investors and encouraging international private participation in financial services, including stockbroking.
9. Restructuring of the corporate sector and increasing resort to mergers and takeovers.
10. Abolition of the Capital Issues Control along with setting up of norms for information disclosure requirements, the establishment of regulations for various market intermediaries, the prohibition of insider trading and fraudulent practices, and modernization of stock exchanges.
11. Global recessionary trend and portfolio diversification by the international fund managers.
12. The entry of new institutions likes merchant banks, leasing and hire purchase companies, venture capital funds/companies, etc. and greater participation of banks and financial institutions in stock market-related activities.
13. Growth in saving of households backed by changing attitudes and investing habits towards investment in shares.
14. Introduction of innovative financial instruments such as warrants, cumulative convertible preference shares and a host of hybrid bonds/debentures.
15. Measures initiated by the Government, SEBI and stock exchange authorities for protecting the interests of investors, i.e., setting up of investor protection funds at the stock exchanges, restructuring of various committees on the stock exchanges with a larger participation of public nominees of clearing corporations/houses on the stock exchanges, making merchant bankers responsible for the contents to offer documents and laying down the code of conduct for market intermediaries including brokers/sub-brokers.

For several types of intermediaries, including brokers/sub-brokers, merchant bankers, registrars to issue, portfolio managers, underwriters to release, mutual funds, bankers to issue, trustees of debentures, and venture capital funds/companies, SEBI released a varied set of guidelines. Comprehensive rules for investor protection and transparency regarding new issues, insider trading regulation, and the outlawing of dishonest and unfair trade practices were released by SEBI. The stock market is the pivot point of a nation's financial system because it offers investors the chance to make efficient use of their money while also offering all the institutional arrangements and facilities needed to raise capital for their businesses.

While the money market assumes the character of a center for short-term financial assets, the stock market primarily serves as a security market, providing the necessary platform for launching new issues as well as for tradingexisting securities. The participant banks, non-banking companies, financial institutions, etc. provide all the spirit required for the working of the stock market. Incidentally, the activities of the stock market are not restricted to specific locations. Indian stock market is robust, although it is faced with the problem of ineffective delivery of benefits to small investors and often rocked by scams. However, things are beginning to show marked improvement with the market regulator SEBI initiating measures for bolstering investor confidenceby reining in on the erring companies that do not follow good corporate governance practices.

Indian stock market is divided into the gilt-edged market and industrial securities market. Gilt-edged market deals with Government securities and bonds, and equity of corporate enterprises are dealt within the industrialsecurities market. The 7677 industrial securities market comprises of primary market and secondary market. The primary market is used for raising fresh capital in the form of shares and debentures.

An essential characteristic of the Indian stock market is that it is developing and making rapid strides by allowing the development of new financial institutions to develop. Prominent among them include venture capital firms, mutual firms, credit rating agencies, factoring firms, etc. an innovative feature of the stock market in India is the introduction, of late, of the new and innovative financial instruments used by firms for raising capital. Notable among them are deep discount bonds, zero-coupon bonds, equity shares with warrants,etc. SEBI comes out regularly with necessary guidelines for regulating the working of the various constituents of the Indian stock market, „H unsettled the years of efforts Arshad facto even though the „towards building a strong and a vibrant stock market. Also, the Government is making earnest efforts inthis direction. The recent initiative towards corporatization and de-mutualization of stock exchanges is a case in point.

1.3.3 The Position of BSE and NSE at International level

The 30-stock sensitive index or Sensex was first compiled in 1986. The Sensexis compiled based on the performance of the stocks of 30 financially sound benchmark companies. In 1990 the BSE crossed the 1000 mark for the first time. It passed 2000, 3000 and 4000 figures in 1992. The reason for such a massive surge in the stock market was the liberal financial policies announcedby the then Finance Minister Dr. Manmohan Singh. After the liberalization of the Indian economy, it was found inevitable to lift the Indian stock market tradingsystem on par with the international standards. Based on the recommendationsof high powered Pherwani Committee, the National Stock Exchange was incorporated in 1992 by Industrial Development Bank of India, Industrial Creditand Investment Corporation of India, Industrial 78 Finance Corporation of India,all Insurance Corporations, selected commercial banks and others.

As per thedata released by the World Federation of Exchanges, NSE was ranked fourth,and BSE was seventh among the first exchanges of the world in terms of the number of trade-in equity shares for the calendar year 2008.

In terms of the value of shares traded, NSE was 18th among the first exchangesof the world (SEBI Annual Report, 2008-09). The growth in the stock market may be understood from the steady increase in the rate of market capitalization as a percentage of the GDP, volumes traded in the cash segment, the number of intermediaries. The amount mobilized through mutual funds etc

1.3.4 Mutual Funds in India

The formation of Unit Trust of India marked the evolution of the Indian mutual fund industry in the year 1963. The primary objective at that time was to attractthe small investors, and it was made possible through the collective efforts of the Government of India and the Reserve Bank of India. The history of the mutual fund industry in India can be better understood divided into the followingphases:

Phase 1: Establishment and Growth of Unit Trust of India - 1964-87

When Unit Trust of India was founded in 1963 by a parliamentary statute, it had a monopoly. The Reserve Bank of India established UTI, and until its separation in 1978, the RBI remained UTI's regulatory overseer. The Industrial Development Bank of India (IDBI) received full control of the situation. Unit programme 1964 (US-64), the first investment programme introduced by UTI, garnered the largest number of investors of any one scheme over the years. In the 1970s and 1980s, UTI introduced more creative programmes to cater to the interests of various investors. It introduced the Children's Gift Growth Fund, ULIP in 1971, and six other schemes between 1981 and 1984.

Phase II: Entry of Public Sector Funds - 1987-1993

In 1987, the Indian mutual fund business saw the entry of multiple public sector firms. The State Bank of India's SBI Mutual Fund became the nation's first non-UTI mutual fund in November 1987. Canbank Mutual Fund, LIC Mutual Fund, Indian Bank Mutual Fund, Bank of India Mutual Fund, GIC Mutual Fund, and SBI Mutual Fund eventually came after. The industry's assets under control rose seven times to Rs. 47,004 crores by 1993. But with almost 80% of the market, UTI continued to lead.

Phase III Emergence of Private Sector Funds - 1993-1996

When private sector funds, including international fund management firms (often forming joint ventures with Indian founders), were allowed to join the mutual fund business in 1993, investors had more options and the market became more competitive. New products, investment strategies, and investor-servicing technologies were introduced by private funds. Approximately eleven private sector funds had started their programmes by 1994–1995.

Phase IV: Growth and SEBI Regulation - 1996-2004

The mutual fund industry witnessed robust growth and stricter regulation from the SEBI after the year 1996. The mobilization of funds and the number of players operating in the sector reached new heights as investors started showing more interest in mutual funds. SEBI safeguarded investors' interests and the Government offered tax benefits to the investors to encourage them. SEBI (Mutual Funds) Regulations, 1996 was introduced by SEBI that set uniform standards for 80 all mutual funds in India. The Union Budget in 1999 exempted all dividend incomes in the hands of investors from income tax. During this time, SEBI and AMFI jointly introduced a number of Investor Awareness Programmes to enlighten and educate investors about the mutual fund sector. The UTI Act was revoked in February 2003, depriving UTI of its special legal standing as a trust established by a parliamentary act. Levelling the playing field for all mutual fund players was the main goal of this. UTI was divided into two divisions: 1. The UTI Mutual Fund; 2. The Specified Undertaking. Unit Trust of India is currently operating as UTI Mutual Fund and is in the process of winding down its previous schemes, such as US-64, Assured Return Schemes. But in 1999, UTI Mutual Fund remained the biggest participant in the market;

Phase V: Growth and Consolidation - 2004 Onwards

The sector has also lately seen several mergers and acquisitions; examples include Principal Mutual Fund's purchase of PNB Mutual Fund, Sun F&C Mutual Fund, and Alliance Mutual Fund by Birla Sun Life. Concurrently, more foreign mutual fund companies, such as Franklin Templeton Mutual Fund and Fidelity, have made their way into India. At the end of March 2006, there were 29 funds. The industry is currently undergoing a phase of continuous expansion due to industry consolidation and the arrival of new private sector and multinational companies.

1.4 COMPANY PROFILE

Govche India Private Limited is a virtual accountant firm. With a group of dedicated, research-oriented and skilled professionals uniquely positioned to help individuals and business owners fulfil their financial and legal advisory since 2007. In both established and emerging markets, we have been rendering quality services from planning to set up the business by fulfilling all legal and regulatory requirements.

A team of highly skilled and dedicated professionals of Business Analysts, Company Secretaries, Corporate Lawyers, Chartered Accountants and Financial Professionals offers multi-disciplinary legal, financial and business advisory services.

Our main objective is to help the entrepreneur with the legal and regulatory requirements, offering support and legal advice at every stage from launching to establishing their business. We work with some of the top respected and well-established entities, as well as start-up visionaries. Our Specialized team conceives in rendering help and advice to our clients on a wide range of legal and regulatory issues and to protect their business interests and well-being.

Primary Industry:

*Financial Services

Products and services :

ACCOUNTING:

Govche is committed to conducting business in Statutory compliance and providing services related to Tax, obtaining licenses and registrations for running business.

BANKING & FINANCE:

A Business Loan is thus an unsecured loan at an interest rate, giving you access to credit that can be paid back over an agreed time along with the interest, without any security against it.

Business Loans : In order to understand how a business loan works, imagine borrowing a capital to fund a startup or pay for an existing business's expansion.

Home loans : Owning a home isn't just a keystone of wealth, it's what gives us and our families, stability and emotional security.

Personal loan : Personal loan is a short to medium term unsecured loan granted to an individual.

Loan against property : A Loan against property or LAP is a loan given by the lender to the borrower against the property mortgaged

SOFTWARE DEVELOPMENT:

Govche is not just to build a protective website rather, we gather all your potentials and create a portfolio which attracts many of your clients to make perpetual business with you.

CUSTOMER RELATIONSHIP MANAGEMENT:

- Multiple marketing strategies: Automate your marketing funnel while doing A/B testing and email follow-ups.
- Better selling and negotiation: Engage with customers in their buying decisions and grow overall sales.
- Real time revenue reports: Get cumulative reports, personalized as per your business needs.
- Deep customer insights: Get a 360° view of your customers and track their entire journey in auro CRM right from your device.
- Support ticketing system: Dynamic ticketing system for better management and transparency in communication

1.5 Objectives of the Study:

Primary objectives:

➢ To ascertain the employee's perception from Govche India Private Limited towards investing in Indian Stock Market.

Secondary objectives:

➢ To study the demographic characteristics of an individual employee's perception towards the stock market.

- To evaluate the employee's perception about the capital market and toidentify their knowledge about Indian stock market.
- To find out the factor that influences the choice of investment of the employees towards share market.
- To study the investors preference towards Indian stock market.

1.6 Need for the Study:

- The study seized the chance to comprehend investor perception in the indian stock market and across different market sectors.
- The study is dependent on how investors behave in relation to the stock market and how well-informed they are about certain stock market investment decisions.
- To comprehend the possibility and preference for investing in bonds, derivatives, and stocks.
- The report identifies investment and savings ideas for the employees of Govche india pvt ltd.

1.7 Scope of the Study:

- The study gauges investors preferences for different stock market segments.
- To Learn more about stock market investment opportunities.
- The study calculates the average rate of return on investment and the investors' investment period.

CHAPTER 2 – REVIEW OF LITERATURE

2.1. INTRODUCTION:

An essential step in the research is to review relevant literature on the subject under investigation. Such a relevant literature helps the researcher to understand the problem better and serves as a background material, which willhelp to bring out the real contribution of the present study. A review of relevant literature enables the researcher to get acquainted with the knowledge in the field of study.

Kale, Santosh. (2022) The goal of this study is to address every socioeconomic facet of stock market investing. The purpose of the study is to determine how Maharashtra State investors behave in the stock market. More than one-fifth of Indian stock market investors are in the state of Maharashtra alone. Often, investors base their decisions to buy or sell on inaccurate information, which usually results in losses. If risk is taken out of the stock market, then investment in the market would rise. The recommendations were derived from their own observations as well as primary, secondary, and primary data analysis. According to the researcher, rising stock market investment will naturally boost individual investor investment in the stock market and contribute to economic growth.

Keskin, Meltem (2022) The study describes the risk variables that investors must deal with. To reduce risk, investors typically use a variety of investing instruments. When an individual is making investing decisions and acting on those decisions, a variety of elements—rather than just financial data and analysis—come into play and influence them. These factors include social factors, psychology, characteristics, emotions, and personal experiences. Individual behavioural aspects are found to have deeper implications than the financial world can currently forecast. Consequently, behavioural finance effects make studying these developments more important. Secondary data is used in this study to assess the sources of investor behaviour in the markets.

Patel, Chandresh (2022). The study states Investment and financial products become a common and important factor in leading a healthy lifestyle. The study identified the main objectives of the code of conduct and investment for investors. Research is also drawn an importantconclusion from research that investors are interested in investing in the long term with low risk, high returns and low risk, and with great interest ingood returns from their series decisions while investing. Investors are aware about the factors their investment plans, and they do take advice from financial advisor, self- analysis by investors themselves. The study also draws that investing in financial products is more male driven compare to female.

Arcot, Purna (2020) In the study of trading and its impact on investors is analyzed with the primary data using simple percentage analysis based onthe perception of investors. It is presumed that the Indian market is a generally proficient value revelation vehicle and will push merchants to secure the most significant returns at least danger presentation by taking hedging and arbitration positions.

Babu, Manivannan & J Gayathri & Gunasekaran (2020) The study creates awareness of Investor's Behavioural Pattern in Equity Market. Financial market has significant influence on the economic development of a country. The risk and awareness attitude of the investor differ from one another. Investors' day to day attitude has changed the perception of usual return and risk on their investment. Therefore, the studyaims to analyze investors' awareness and risk attitude, towards investing inequity market. Based on the analysis the study concluded that the education level of investors could help information investment decision

Alagupandian & G. Thangadurai (2013) examined the districts of Dehradun's preferences for different investment opportunities. They presented the three theories.

First off, there's a big gap in the degree of awareness regarding the investments.

Second, there is a notable distinction between the degree of investment awareness and educational background.

In conclusion, there is a notable distinction between income and investment awareness. The investors in the Dehradun District had the highest investment preferences for bank savings and gold, according to the results of the chi-square test and ranking technique.

İslamoglu, Mehmet & Apan, Mehmet & Ayvali, A (2015). The study was carried on investment behaviour of bankers and their investments towards stock market. As a result of the study, it was identified that six factors influenced individual investor behaviour. It was found that the highest. correlation was between "conscious investor behaviour" and "banking and payment behaviour."

Gupta et al. (2019) studied the Indian household investors‟ preferences, future intentions and experiences and found that bonds were regarded as an investment for the retired people but that did not have much appeal for young people. The market penetration achieved by mutual funds was found to be much lower than equity shares for all age classes.

Al-Amarneh, Asmaa. (2016) This study is the first empirical study that investigates the factor affecting women security selections by focusing on an emerging country, Jordan. The results show that Jordanian women investors prefer to invest in mature companies with large capital that are using their earning to pay dividend. They also, a value investor seeking undervalued shares for solid companies to invest in, then sell them high when the market derives the prices back up.

In general, Jordanian womenare risk-averse investors focus on perceived safety and require high rate of return for acquiring a higher level of risk. The findings of this study could bethe first step toward improving the participation of Jordanian women in investment activity and increasing the liquidity and efficiency of stockExchange.

Vijaya, E (2016). The main objective of the study is to examine the presence of psychological behavior among individual investors at Indian stock market and explore the behavioural factors influencing their stock selection decisions. The data for the study has been collected through a structured questionnaire from retail equity investors residing twin cities of Hyderabad and Secunderabad cities. The results of the study revealed that 9 behavioural factors such as Overconfidence, Anchoring, Representativeness, Information Availability, Regret Aversion, Loss Aversion, Mental Accounting, Herd behaviour and Market factors are existed among the retail equity investors and among the 9 behavioural factors, over confidence factor had most significant influence on stock selection decision of retail equity investors.

V.Pavithra ,Mr William Robert (2017) A study on customers perception towards online trading in retail brokerage Chennai.This study influence the stock and investment strategies in retail brokerage. In this primary data is collected from 100 investors through questionnaire using convince sampling techniques

- **Neha and Shukla (2016)** envisaged to find salaried personnel's preferencetowards different investment avenues. For this purpose, both primary and secondary data were used. The primary data were collected through a questionnaire from 100 salaried personnel belong to North Gujarat Region. A convenient sampling method was used to choose the investors. By applying the chi-square test and creating a cross-tabulation between investment preference and demographic variables, the researcher found that most of the investors invest in fixed deposits, post office savings scheme and Gold & Silver, and their purpose of investment is to purchasea house and for a long-term growth. It was also supported by the factor analysis (applying KMO, measure of sample adequacy is more than 0.8, and the significant level is also below 0.05, and hence factor analysis was used).

Priyanka Sharma & Payal Agrawal (2015) for their study ―Investors perception and Attitude towards mutual fund as an investment option‖conducted a survey among 50 investors selected at Random, and collected the data through a structured questionnaire to identify the intensityof various factors that positively and adversely affect buyer 's decision. They introduced eight factors like potential returns, diversification, and lower risk, credit rating, past performance, brand image, liquidity, and tax benefit. Among the above factors, the brand image of mutual fund stronglyinfluences, and liquidity and tax benefits are least effective in changing buying behaviour of mutual fund. They concluded that the MF business in Udaipur is still in an embryonic stage, and the success depends upon the factor life high returns, professional competence of fund managers.

Parimi, Sashikala & Girish, (2015). The factors that influence and have an impact on retail investors' trading behaviour in the Indian equities market are identified in this study. To pinpoint the contributing aspects, primary information was gathered from Indian retail investors of various ages, professions, and demographics. The study's findings indicate that factors like broker recommendations, individual analysis, the stock's current price, financial analyst recommendations, and a preference for online trading by financial advisors have a significant impact on how retail investors trade. The study's findings provide guidance to businesses providing financial services in developing nations like India, advising them to keep these variables in mind while designing goods, services, or marketing efforts that are aimed at retail investors in the Indian equity market..

P. Sasirekha and Dr. U. Jerinabi (2015) in their study ―Investors 'attitudetowards investment and risk‖, tried to find the levels of awareness and attitude towards investment and risk concerning information technology professionals. The employee force was motivated to invest by their colleague. The study was descriptive conducted in Coimbatore City from September 2011 to March 2014. The researcher has adopted multistage sampling techniques for selecting 482 samples. The data were collected byusing an interview schedule. The null hypothesis was framed and was tested through chi-square test. The resultants, P-Value of the factors exceptgender, are significant at 1% level. Thus, the null hypothesis was rejected and revealed that the risk attitude of the respondent depends on all other factors in socio-economic profile. They have concluded that the level of awareness is the most important factor that motivates on investment, whichis the critical determinant for creating an attitude towards investment and risk.

K. Parimalakanthi and Dr. M. Ashok Kumar (2015) had an aim to find theavailable investment avenues/ opportunities in Indian Financial Markets and the behaviour of individual investors in Coimbatore City. The various investment avenues possible are savings account, fixed deposit account, government securities, corporate bonds, insurance policies, real estate, commodities, share and mutual funds, chit funds, and Gold & Silver. All thepeople invest their surplus money in any one of the above investment avenues depending on their risk-taking capacity. The data were collected through a structured questionnaire from 107 customers who were selectedon a convenient sample method. The researcher used the Friedman Test,Garratt Ranking method, and Factor Analysis to find the result. Garratt ranking method reveals that investors prefer to invest in savings accountfollowed by Gold & Silver, Fixed Deposits, and the like. It was concluded that most investors in Coimbatore City prefer bank deposits followed by Gold & Silver.

Dr. B. Vijayakumar (2015) in his study ―Investors ‗perception in equity market investment in India with special reference to Chennai‖ envisaged finding what plays an essential role in the minds of the investors before deciding on an investment. He has done it in order to help the investors to use the findings as there are many myths, the investors have to know aboutthe market and help them to invest systematically. The main objective wasto identify the investors ‗preference in equity investment. Contacting 50 investors in Chennai conducted a pilot study and pre-testing. The proportionate random sampling method was applied, and the Cronbach Alpha method was applied to find the reliability of the data. It was found that the nine factors, namely, security, risk tolerance, lucrative returns, investment duration, periodic returns, share performance, long- term investment, futuristic returns, and investment dynamics, influence the investors ‗perception at various levels and ultimately leads them to satisfaction.

C.Kavitha (2015) in her study, ― The study "Investors' Attitudes Towards Stock Market Investment" sought to understand how investors felt about making investments on the stock market. In order to gauge potential local investors' awareness levels and attitudes, the survey was cross-sectional and descriptive in nature. A semi-structured questionnaire was used to gather primary data. There were 125 people there, which included 11 booking office investors, 10 innovative businessmen, and 100 well-known investors. Investor degree of knowledge and stock market investment were shown to be positively and significantly correlated (r = 0.410, P 0.01). Therefore, the easier it is for local investors to invest in the stock market, the more positive attitude increases.

Durga Rao P V, Chalam G V, and Murthy T N (2014) states in their study ―Investment Pattern of equity investors in Capital Market‖ that investment pattern refers to a sequence of attitude followed by the investment decisions of an investor. To support this statement, they framedan objective to study the standard portfolio practices of small equity investors in investment decisions.

The data were collected through interview schedule and analyzed through descriptive and average rank analysis. It was mirrored that the general nature and common portfolio practices of the investors were on thirteen criteria. They have found that themajority of the investors are new generation investors and operate in the secondary market. It was concluded that most of the investment informationis from newspapers, journals, and magazines, which are of higher reliability.

Stankovic, J.L. & Todorovic, N (2014). The research is about a comparison between professional and retail investors behaviour. Argument states that investors are not always rational in decision-making and are characterized by limited rationality. A distinction between professional and retail investors should also be made. Rational behavior isto be expected, primarily from professional investors .

Pritam P. Kothari & Shivganga C. Mindargi (2013) analyzed the impact of different demographic variables on the attitude of investors towards mutual funds. Apart from this, it also focuses on the benefits delivered by mutual funds to investors. To this end, 200 investors of Solapur City, having different demographic profiles, were surveyed. The study reveals that the majority of investors have still not formed any attitude towards mutual fund investment.

Dr.Gagankukreja (2022)-Investors perception for stock market from national capital region of India .This research study is descriptive in which sampling techniques is used.The study concluded that investor has huge scope for current earnings and said that this will be possible when trust, guidance,and regulations were exist steadily in the capital market among the brokers anfd investors.

N. Renuka (2017)-A Study on customer awareness towards online trading .The research examines the trends in the online trading .The present study attempts to find out the satisfaction level of online share traders.The primary data was collected from 60 investors through a well structured questionnaire.

Delbarjafarpour (2018)- The impact of online trading on customer satisfaction This is exploratory research intends a gain a better understanding of the service quality dimension that affect customer satisfaction . convenience sampling techniques is used in this study.

Dr. Shankar T. Battase (2015)- A study on investors perception on online trading and depository operations with respect to India infolineLtd,this study highlights to know the procedure of online trading system and also helps to study the effectiveness and functions of depositors and effectiveness and functions of depositors and effectiveness of service provided by brokers.150 sample collected through survey method .

- **Dr.U.Thasli, Ariff, M.Nandhini and T.Pavithra (2019)-**An investors perception towards online trading . The study aims to identify the preference of the respondent towards online trading in UdumalpetTalak . In this study questionnaire was collected from 100 investors.The findings were analyzed using scaling technique and simple percentage .
- **C.Navya ,CH.Deepthi (2019)** –Investors attitude towards online trading .It aims that studying the investor's perception of online trading in share markets and helps to find out the present level of service provided by identifying the area which require attention for improving its services.
- **Dr.Iqbal ThonseHawaldar, Dr.Habeeb Ur Rahiman (2019)** – Investors perception towards stock market .This study is to understand the different personal factors affecting their investment decision and the different factor influencing various categories of investment .Chisquare test was used as a tool to arrive at a decision regarding the association between two variables.
- **Dr. N. Sakthivel , A. Saravanakumar(2018)** - Investors satisfaction on online share trading and technical problem faced by the investors .Investors satisfaction on online share trading based on brokerage houses were analyzed using percentage analysis .Primary data were collected from 620 investors hrough questionnaire
- **Vanitha Tripathi (2018),** situated on a survey conducted between May and October 2017 among 93 investment experts, fund managers, and active equities investors situated in Delhi and Mumbai, this study investigates the views, preferences, and different investment methods in the Indian stock market. According to survey results, investors in the Indian stock market employ both technical and fundamental analysis. Many company fundamentals (book to market equity, size, price earnings ratio, leverage, etc.)

have a substantial impact on stock prices, according to the majority of respondents. As a result, including these factors in an asset pricing model can help explain cross-sectional variations in equity returns in India.

- **Vaibhav Lalwani (2019),** This research offers data on the performance of several fundamental indicators that can be used to forecast long-term stock performance for investors wishing to make long-term investments in the Indian stock market. The results imply that stock quality indicators can be used by investors to differentiate between high-performing and low-performing stocks.
- **Chen, et al (2017)** examined the effect of some macroeconomic variables on stock market returns. They took short and long term interest rates; expected and unexpected inflation, industrial production and the spread between high and low grade bonds. The data during the period from 1953 to 1972 was taken and applied 12 cross sectional regression and it is concluded that some of these macroeconomic variable have significant impact on stock returns such as industrial production and changes in risk premium.
- **Chaturvedi and Khare (2022)** investigated the Indian investors' investment habits and level of knowledge regarding various investment vehicles. The findings imply that an individual's investment behaviour is influenced by their age, income level, occupation, and degree of education. Comparing respondents' awareness of corporate securities, mutual funds, equity shares, and preference shares, they are far less aware of traditional investing choices. Additionally, they identified the elements that support investor awareness. They discovered that an investor's awareness of different investment opportunities is influenced by their career, income level, and education.

Ishwarya P (2018) has conducted a study to examine investor behaviour and contentment with various investment options offered to Mangalore's salaried class of workers. The study's goals were to learn more about salaried class investors' behaviour and gauge how satisfied they were with the investing options that were accessible to them. The investigator employed a handy sampling approach to select a sample of one hundred respondents. It was determined that the majority of respondents had favourable opinions on investing activities.

Dr.krishnamohanvaddai and Dr.. MeruguPratima(2016)- Investors perception towards online trading in Visakhapatnam city . A questionnaire is collected from 400 investors and chi square is used to test the hypothesis .The study concludes that stock broking firms in order to enhance widespread use of online trading need to organize the short term training programmes .

CHAPTER 3 – RESEARCH METHODOLOGY

3.1. METHODOLOGY:

Research methodology is mainly needed for the purpose of framing the research process and the designs and tools that are to be used for the project purpose. Research methodology helps to find the investors perception towardsstock market. This time research methodology is framed for the purpose of finding the level of employees perception from Govche india pvt ltd towards indian stock market.

3.2. RESEARCH DESIGN:

Research design is the framework of research methods and techniques chosenby a researcher to conduct a study. The design allows researchers to sharpenthe research methods suitable for the subject matter and set up their studies for success.

This research is based on descriptive research design. It will present the situation as it exists and helps to know the past and predict the future.

3.3. SAMPLING TECHNIQUE:

Convenience sampling method

A convenience sample is one of the main types of non-probability sampling methods. A convenience sample is made up of people who are easy to reach.

3.4. SOURCES OF DATA:

Primary Data:

Primary data is that data which is collected for the first time. These data are basically observed and collected by the researcher for the first time. I have usedprimary data for my study. It is collected through Structured Questionnaire.

Secondary Data:

Secondary data are those data which are primarily collected by the other personfor his own purpose and now we use this for our purpose. It is collected throughjournals, articles, books, footnotes, etc.

3.5. SAMPLE SIZE:

The number of elements of the population is to be sampled. Total sample sizefor the research study is 107 from the employees of Govche India P.ltd .

3.6. PERIOD OF THE STUDY:

The study has been carried out for three months.

3.7. TOOL USED FOR THE STUDY:

Statistical Tools:

- Percentage Analysis.
- Chi-square test.
- Anova

PERCENTAGE ANALYSIS:

This refers to a special kind of ratio percentage in making comparison between two or more series of data. Percentage = No. of investors for each response / Total number ofinvestors

CHI-SQUARE TEST:

A **chi-squared test** (symbolically represented as χ^2) is basically a data analysis on the basis of observations of a random set of variables. Usually, it isa comparison of two statistical data sets. The chi-square test is used to estimatehow likely the observations that are made would be, by considering the assumption of the null hypothesis as true.

$$\chi^2 = \sum (O_i - E_i)^2/E_i$$

where O_i is the observed value and E_i is the expected value.

ANOVA:

One-Way Analysis of Variance (ANOVA) tells you if there are any statisticaldifferences between the means of three or more independent groups.

3.8. HYPOTHESIS:

A hypothesis states predictions about what the research will find. It is a tentativeanswer to a research question that has not yet been tested. For some research projects, we might have to write several hypotheses that address different aspectsof research questions.

H0: The null hypothesis is that there is no difference between the groups and equality between means.

H1: The alternative hypothesis is that there is a difference between the meansand groups.

H1: we reject Null hypothesis, and we accept Alternative hypothesis (.005). So,there is a significant difference between the age and preference of investment instock market.

H2: we reject Alternative hypothesis, and we accept Null hypothesis (.361). So,there is no significant difference between the Job position and annual saving ofthe employees.

H3: we reject Null hypothesis, and we accept Alternative hypothesis (.006). So,there is a significant difference between the age and preference of investment instock market.
H4: we reject Alternative hypothesis, and we accept Null hypothesis (.451). So,there is no significant difference between the Job position and annual saving ofthe investors.

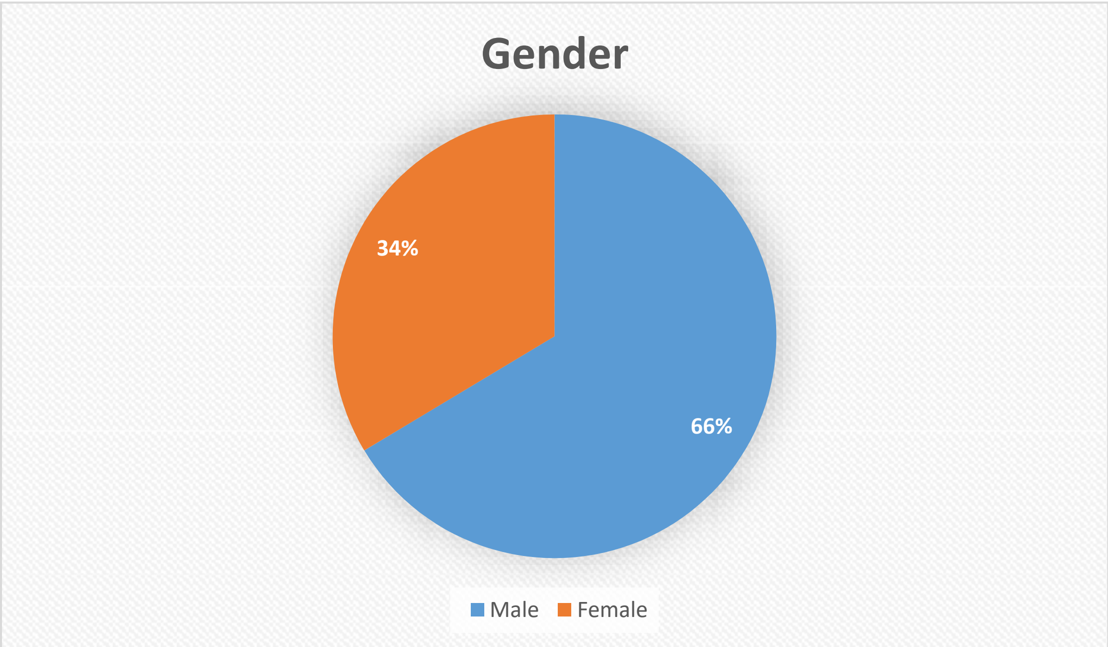
CHAPTER 4 – DATA ANALYSIS ANDINTERPRETATION

4.1. PERCENTAGE ANALYSIS:

Table 4.1.1: Table indicating Gender of the Respondents

S. No	Gender	No.of. respondents	Percentage
1	Male	71	66.4%
2	Female	36	33.6%
Total		107	100%

Chart 4.1.1: Chart represents Gender of the Respondents



Interpretation

From the above table it is interpreted that the number of male repondents is66.4% and female respondent is 33.6%.

Inference

Majority (66.4%) of the Respondents are male.

Table 4.1.2: Table indicating the Age of the Respondents

S. No	Age	No.of. respondents	Percentage
1	Below 30	47	43.9%
2	30 to 40	30	28%
3	40 to 50	14	13.1%
4	50 to 60	8	7.5%

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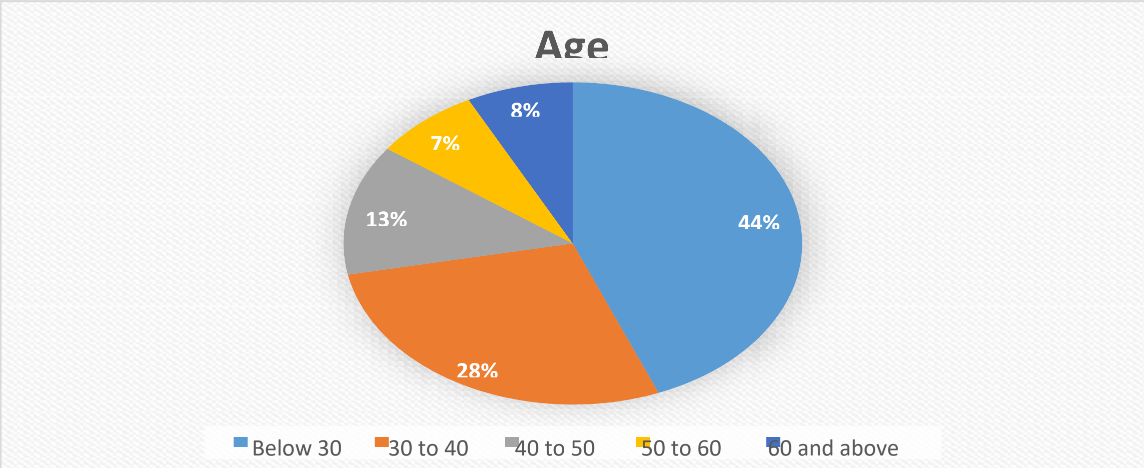
5	60 and above	8	7.5%
Total		107	100%

Chart 4.1.2: Chart represents the Age of the Respondents



Interpretation

From the above table it is interpreted that the number of respondents below 30age is 44%, between 30 to 40 age is 28%, between 40 to 50 age is 13%,
between 50 to 60 age is 7.5%, above 60 age is 7.5%.

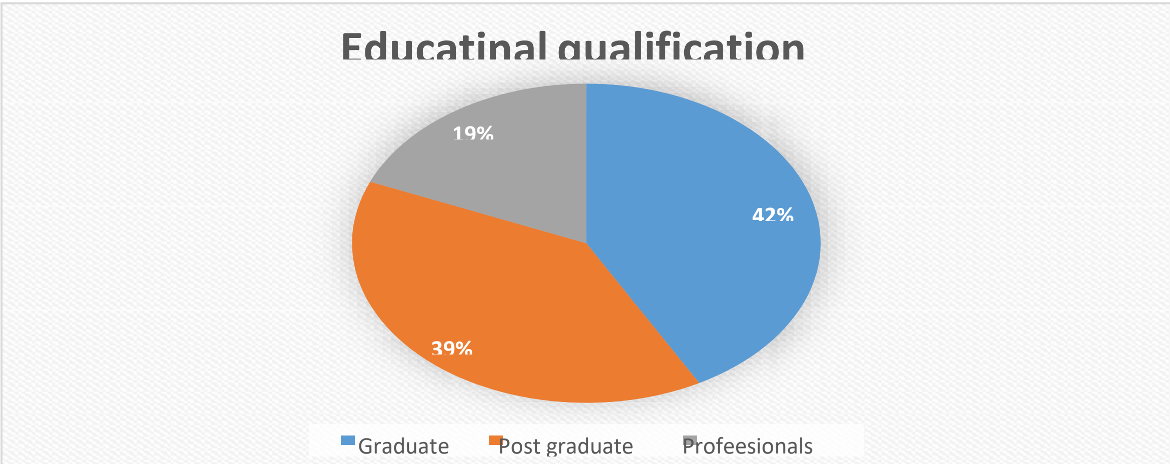
Inference

Majority (44%) of the respondents age are below 30.

4.1.3 Table indicating educational qualification of the Respondents

S. No	Educational qualification	No. of. respondents	Percentage
1	Graduate	45	42%
2	Post graduate	42	39.3%
3	Professionals	20	18.7%
Total		107	100%

4.1.3 Chart represents educational qualification of the Respondents



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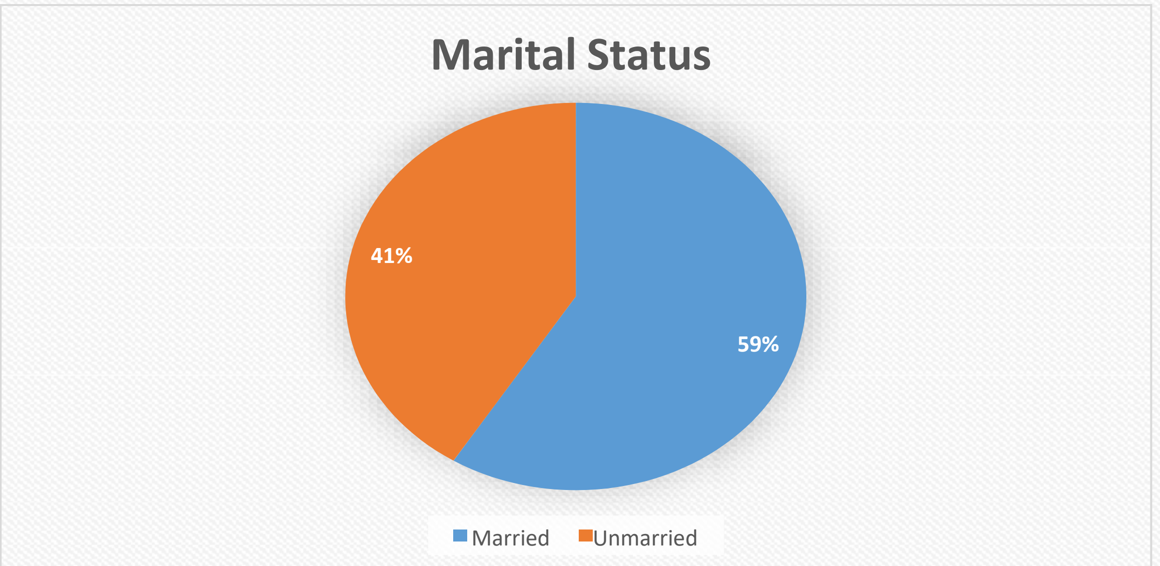
Interpretation:
From the above table it is interpreted that the number of repondents, graduatesare 42%, post graduates are 39%, Professional are 19%.

Inference:
Majority (42%) of the respondents are graduates.

4.1.4 Table indicates Marital status of Respondents

S. No	Marital status	No. of. respondents	Percentage
1	Married	63	58.9%
2	Unmarried	44	41.1%
Total		107	100%

4.1.4 Chart Represents Marital status of the Respondents



Interpretation:
From the above table it is interpreted that the number of respondents Marriedare 58.9%, Unmarried are 41.1%.

Inference:
Majority (58.9%) respondents are Married.

4.1.5 Table indicates position of the respondents in the company

S. No	Occupation	No. of. respondents	Percentage
1	Level - 1	43	40.2%
2	Analyst	21	19.6%
3	ırketing executives	37	34.6%
4	HR Manager	6	5.6%
Total		107	100%

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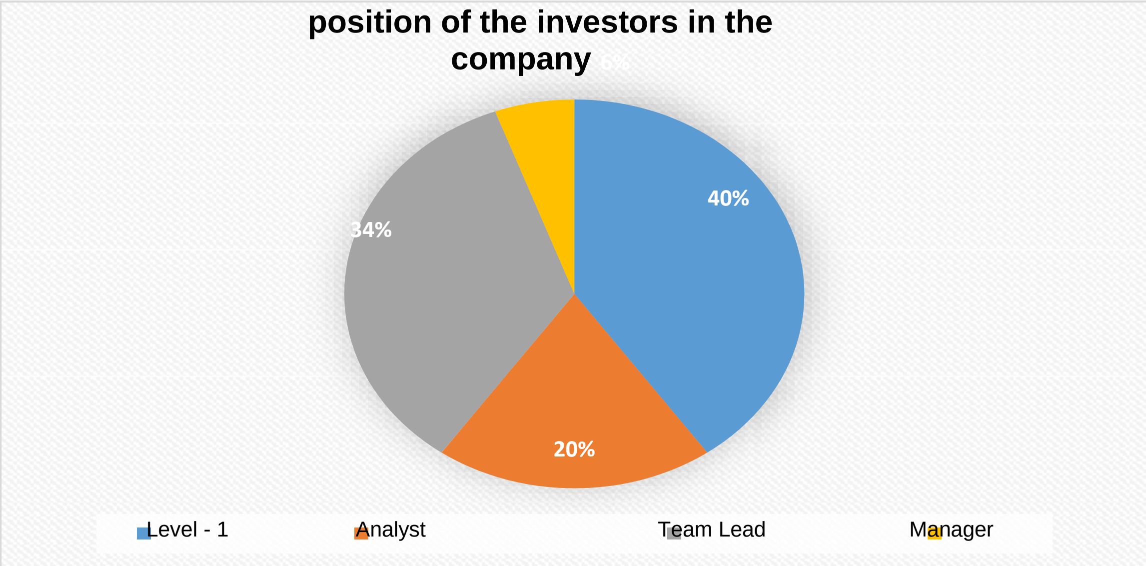
4.1.5 Chart represents position of the respondents in the company



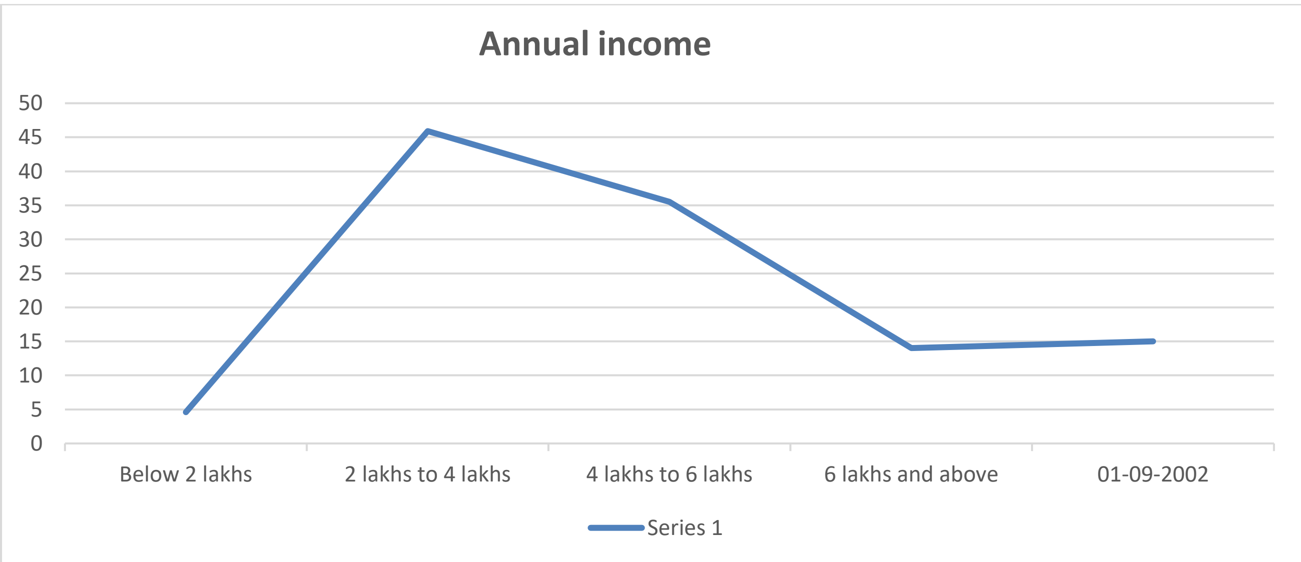
Interpretation:
From the above table it is interpreted that number of respondent Level – 1 are 40.2%, Analyst is 19.6%, Marketing executives are 34.6%,Manager are 5.6%.

Inference:
Majority (40.2%) respondents are Level – 1.

4.1.6 Table indicates Annual income of the Respondents

S. No	Annual income	No.of. respondents	Percentage
1	Below 2 lakhs	5	4.6%
2	khs to 4lakhs	49	45.9%
3	khs to 6lakhs	38	35.5%
4	ıkhs andabove	15	14%
Total		107	100%

4.1.6 Chart represents Annual income of the Respondents



Interpretation:

From above table it is interpreted that the number of respondents annual income below 2 lakhs is 4.6%, 2lakhs to 4 lakhs 45.9%, 4lakhs to 6lakhs 35.5%,above 6lakhs is 14%.

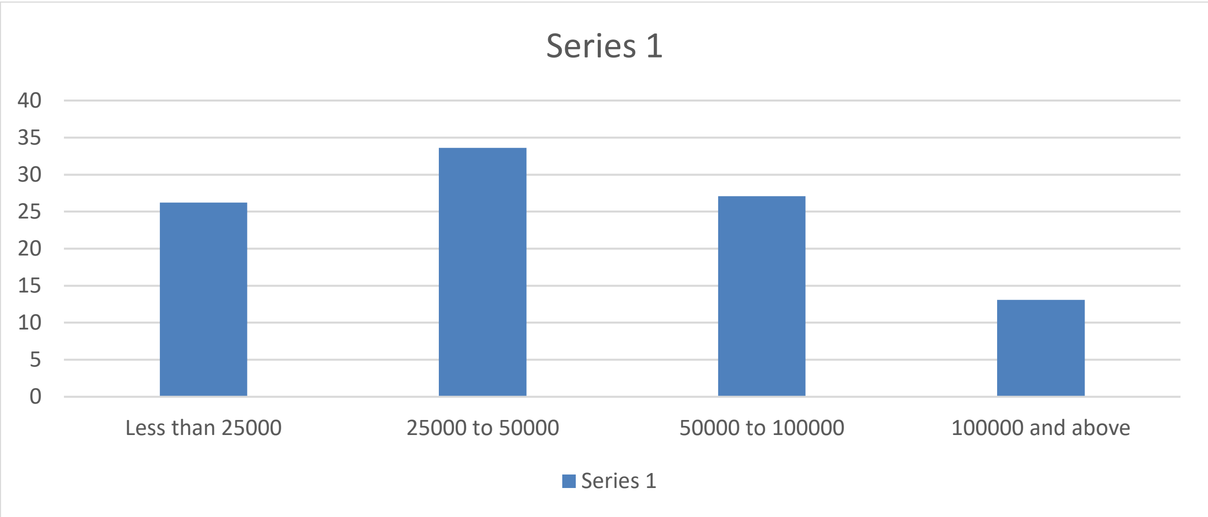
Inference:

Majority (45.9%) respondents annual income is 2lakhs to 4 lakhs.

4.1.7 Table indicates Annual Savings of the Respondents

S. No	Annual Savings	No.of. respondents	Percentage
1	Less than 25000	28	26.2%
2	25000 to 50000	36	33.6%
3	50000 to 100000	29	27.1%
4	)000 andabove	14	13.1%
Total		107	100%

4.1.7 Chart represent Annual Savings of the Respondents



Interpretation:

From the above table it is interpreted that number of respondents annualsavings less than 25000 is 26.2%, 25000 to 50000 is 33.6%, 50000 to 100000 is 27.1%, 100000 and above is 13.1%.

Inference:

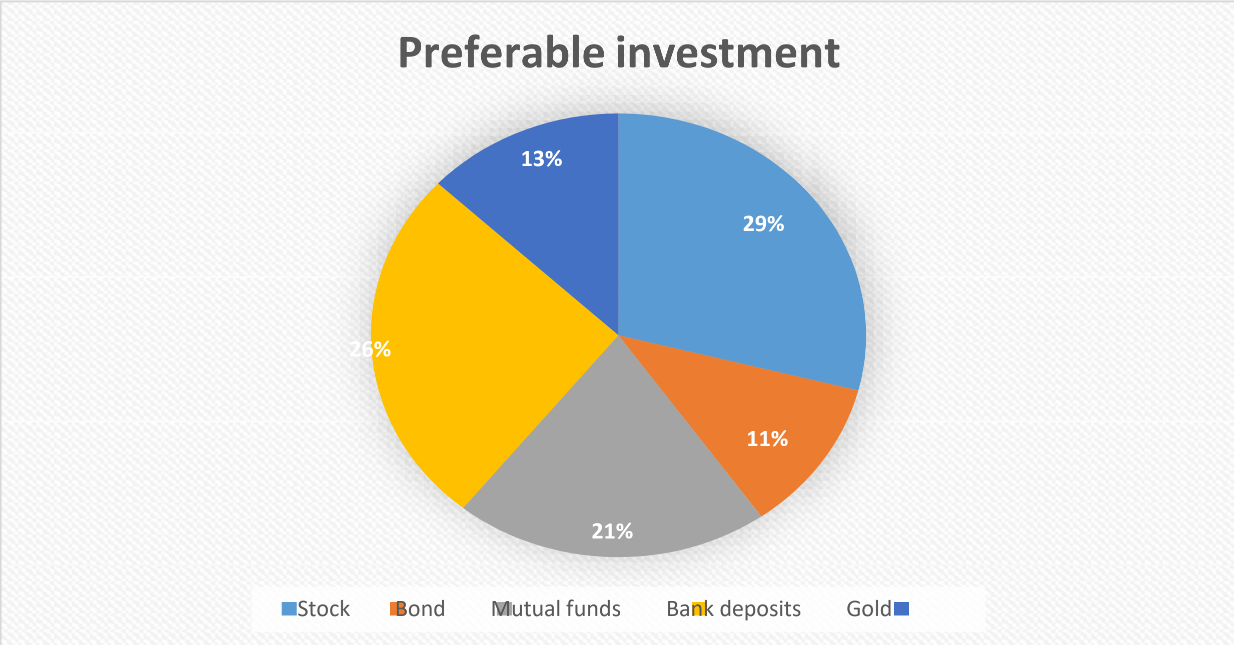
Majority (33.6%) respondents annual savings is 25000 to 50000.

4.1.8 Table indicates Preferable investment of the Respondents

S. No	Preferableinvestment	No.of. respondents	Percentage
1	Stock	31	29%
2	Bond	12	11.2%
3	Mutual funds	22	20.6%
4	Bank Deposits	28	26.2%

5	Gold	14	13%
Total		107	100%

4.1.8 Chart represents Preferable investment of the investors



Interpretation:

From the above table it is interpreted that number of respondents preferable investments in stock is 29%, bond is 11.2%, mutual funds are 20.6 %, bank deposits are 26.2%, gold is 13%.

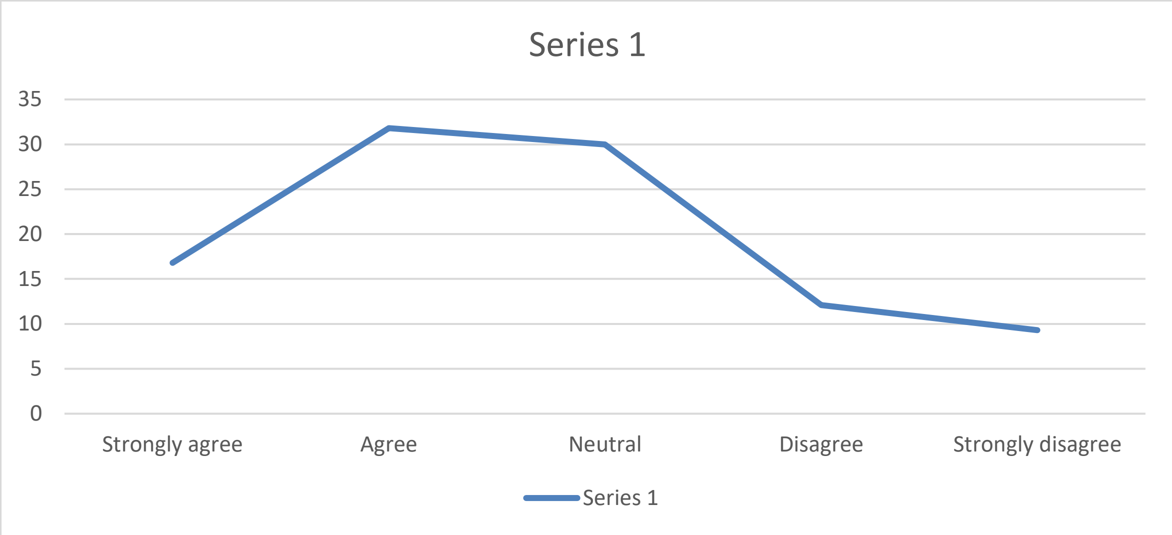
Inference:

Majority (29%) respondents preferable investment is in stocks.

4.1.9 Table indicates Active investing of the Respondents

S. No	Active investing	No.of. respondents	Percentage
1	Strongly agree	18	16.8%
2	Agree	34	31.8%
3	Neutral	32	30%
4	Disagree	13	12.1%
5	Stronglydisagree	10	9.3%
Total		107	100%

4.1.9 Chart represents Active investing of the Respondents



Interpretation:

From the above table it is interpreted that the number of respondents in activeinvesting is strongly agree 16.8%, Agree 31.8%, Neutral 30%, disagree 12.1%,
Strongly disagree 9.3%.

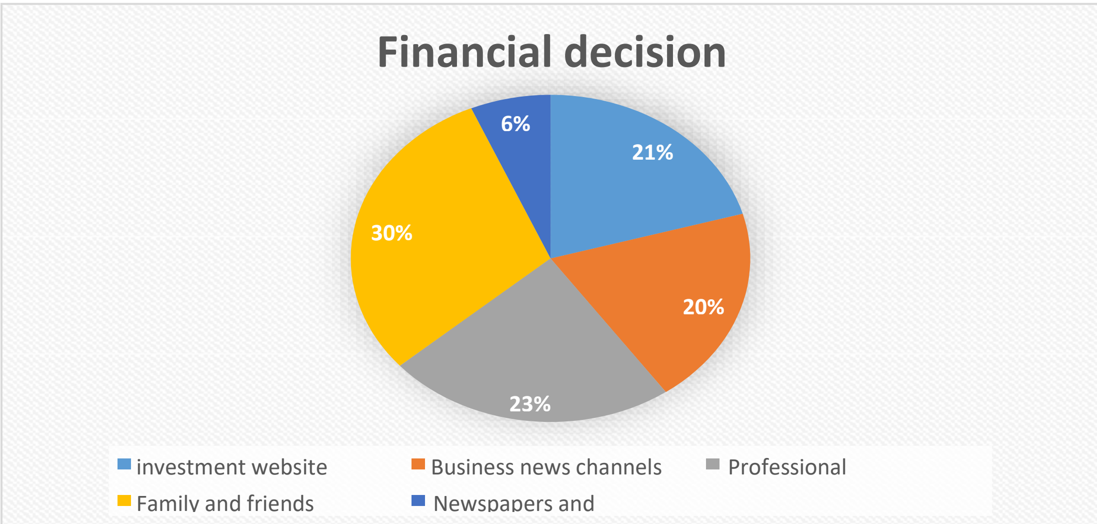
Inference:

Majority (31.8%) of respondents agree they actively invest .

4.1.10 Table indicates the Help of financial decision of the Respondents

S. No	Financialdecision	No.of. respondents	Percentage
1	vestmentwebsite	22	20.6%
2	siness newschannels	21	19.6%
3	ofessionaladviser	25	23.4%
4	mily andfriends	32	29.9%
5	wspaper andmagazines	7	6.5%
Total		107	100%

4.1.10 Chart represents Help of financial decision of the Respondents



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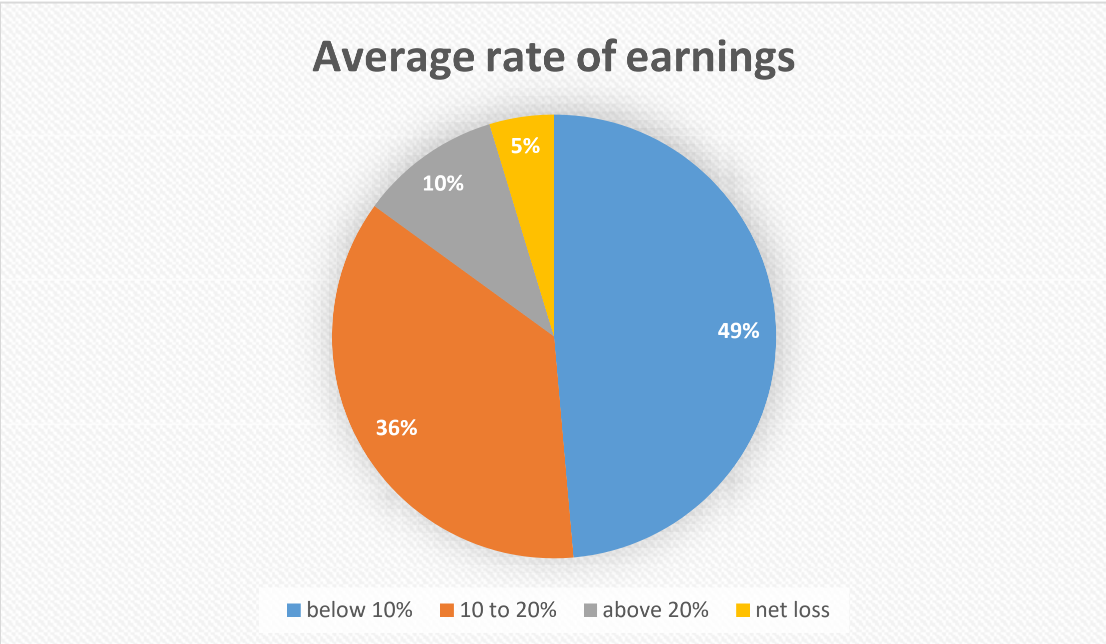
Interpretation:
From the above table it is interpreted that number of respondents get help for financial decision from investment website 20.6%, business news channels 19.6%, Professional adviser 23.4%, Family and friends 29.9%, Newspaper andmagazines 6.5%.

inference:
Majority (29.9%) respondents get financial decisions from friends and family.

4.1.11 Table indicate Average rate of earnings

S. No	erage rate ofearnings	No.of. respondents	Percentage
1	Below 10%	52	48.6%
2	10 to 20%	39	36.4%
3	Above 20%	11	10.3%
4	Net loss	5	4.7%
Total		107	100%

4.1.11 Chart represents Average rate of earnings



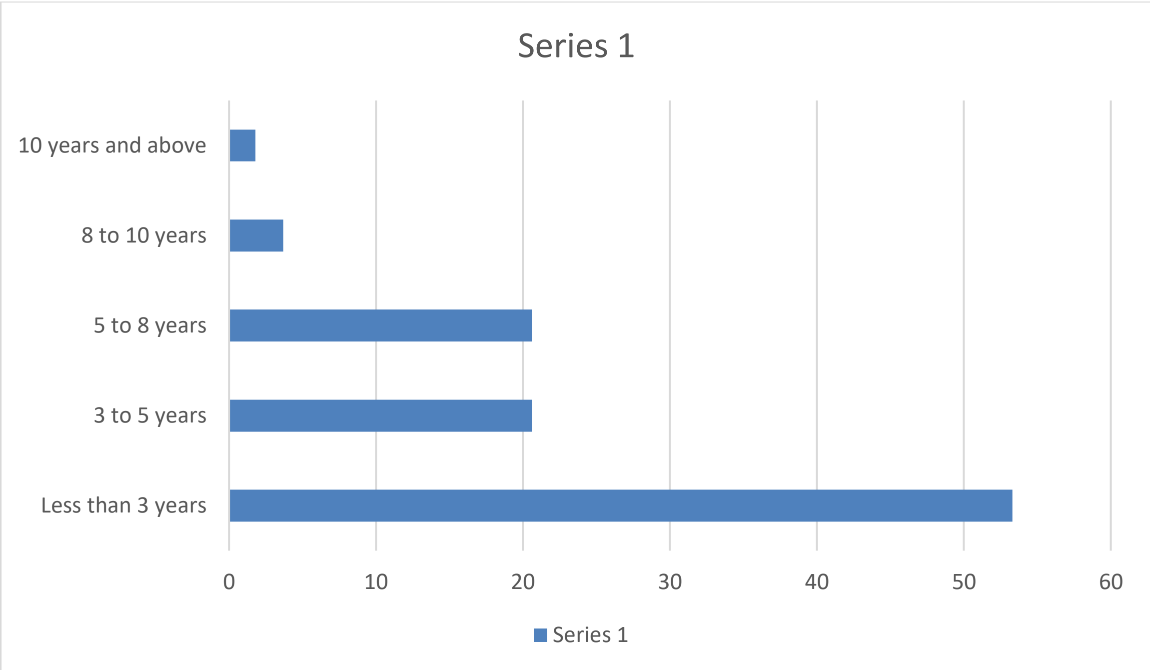
Interpretation:
From the above table it is interpreted that the number of respondents averagerate of return is below 10% is 48.6%, 10 to 20% is 36.4%, above 20% is 10.3%,net loss is 4.7%.

Inference:
Majority (48.6%) of respondents average rate of earning is below 10%.

4.1.12 Table indicates Experience of respondents in stock market

S. No	Experience	No.of. respondents	Percentage
1	s than 3years	57	53.3%
2	3 to 5 years	22	20.6%
3	5 to 8 years	22	20.6%
4	8 to 10 years	4	3.7%
5	ears andabove	2	1.8%
Total		107	100%

4.1.12 Chart represents Experience of the respondents in stoock market



Interpretation:

From the above table it is interpreted that the number of respondents Experience in stock market is below 3 years is 53.3%, 3 to 5years is 20.6%, 5 to 8 years 20.6%, 8 to 10 years 3.7%, 10 years and above is 1.8%.

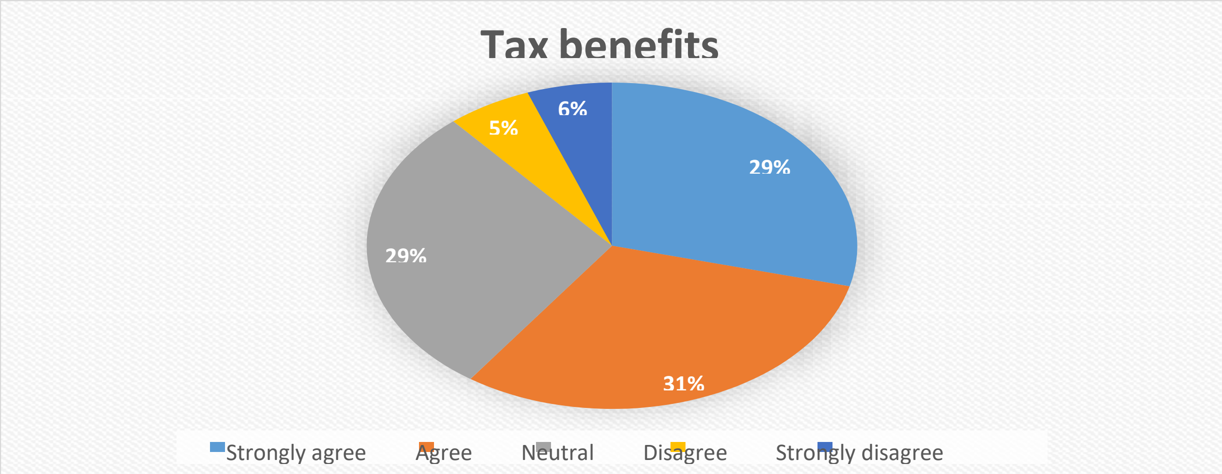
Inference:

Majority (53.3%) of respondents has less than 3 years of experience in stockmarket.

4.1.13 Table indicates Investment is made for tax benefits of the respondents

S. No	Tax benefits	No.of. respondents	Percentage
1	Strongly agree	31	29%
2	Agree	33	30.8%
3	Neutral	31	29%
4	Disagree	6	5.6%
5	Stronglydisagree	6	5.6%
Total		107	100%

4.1.13 Chart represent Investment is made for tax benefits of Respondents

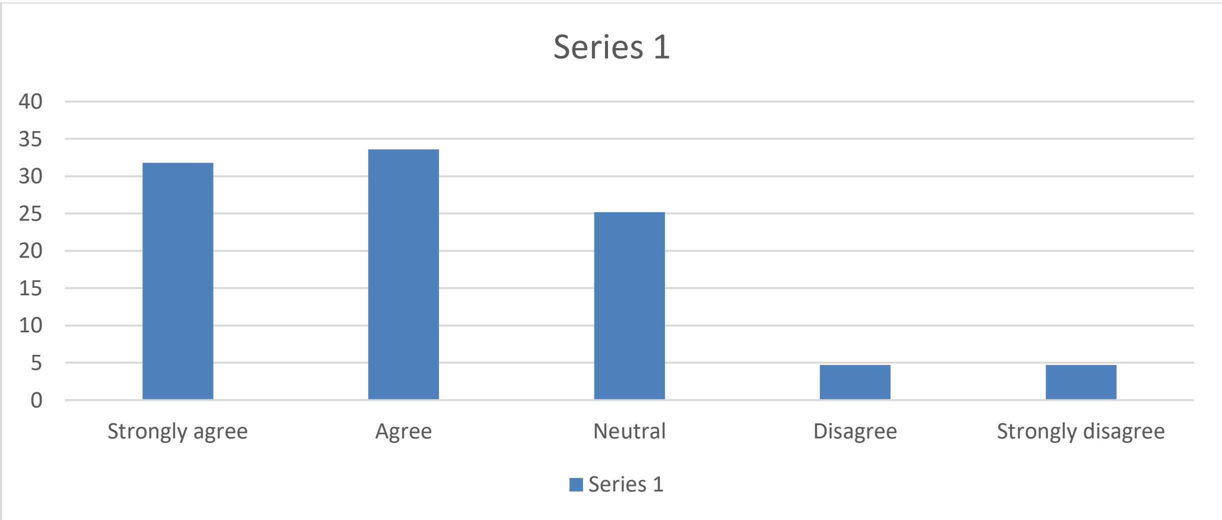


Interpretation:
From the above table it is interpreted that the number of respondents Strongly agree 29%, Agree 30.8%, Neutral 29%, Disagree 5.6%, Strongly disagree 5.6%,that the investment is made for saving tax benefit.
Inference:
Majority (30.8%) of respondents agree that investment is made for saving tax benefits.

4.1.14 Table indicates Shares in long-term gain of the respondents

S. No	Long-term gains	No.of. respondents	Percentage
1	Strongly agree	34	31.8%
2	Agree	36	33.6%
3	Neutral	27	25.2%
4	Disagree	5	4.7%
5	Stronglydisagree	5	4.7%
Total		107	100%

4.1.14 Chart represents Shares in long-term gain of respondents



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Interpretation:

From the above table it is interpreted that the number of respondents Stronglyagree 31.8, Agree 33.6%, Neutral 25.2%, Disagree 4.7%, Strongly disagree 4.7%, that the investment in shares for long-term gain.

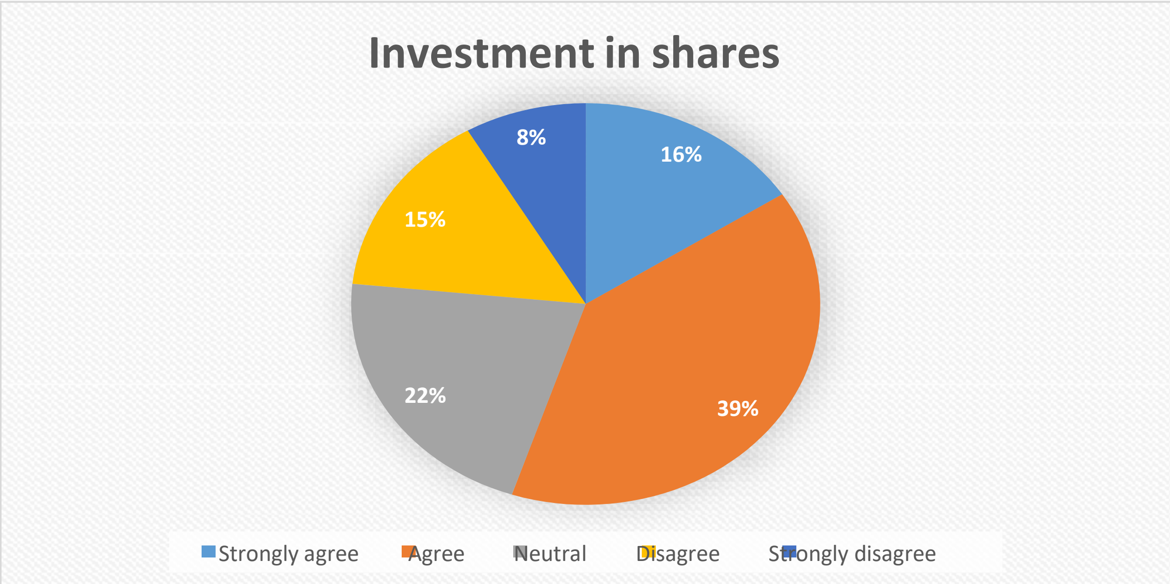
Inference:

Majority (33.6%) of respondents agree that investment in shares is for long-term gain.

4.1.15 Table indicates Majority of share investment of respondents

S. No	estment inshares	No.of. respondents	Percentage
1	Strongly agree	17	15.8%
2	Agree	42	39.3%
3	Neutral	23	21.5%
4	Disagree	16	15%
5	Stronglydisagree	9	8.4%
Total		107	100%

4.1.15 Chart represents Majority of share investment of respondents



Interpretation:

From the above table it is interpreted that the number of respondents Stronglyagree 15.8%, Agree 39.3%, Neutral 21.5%, Disagree 15%, Strongly disagree 8.4%, that the investment made in shares.

Inference:

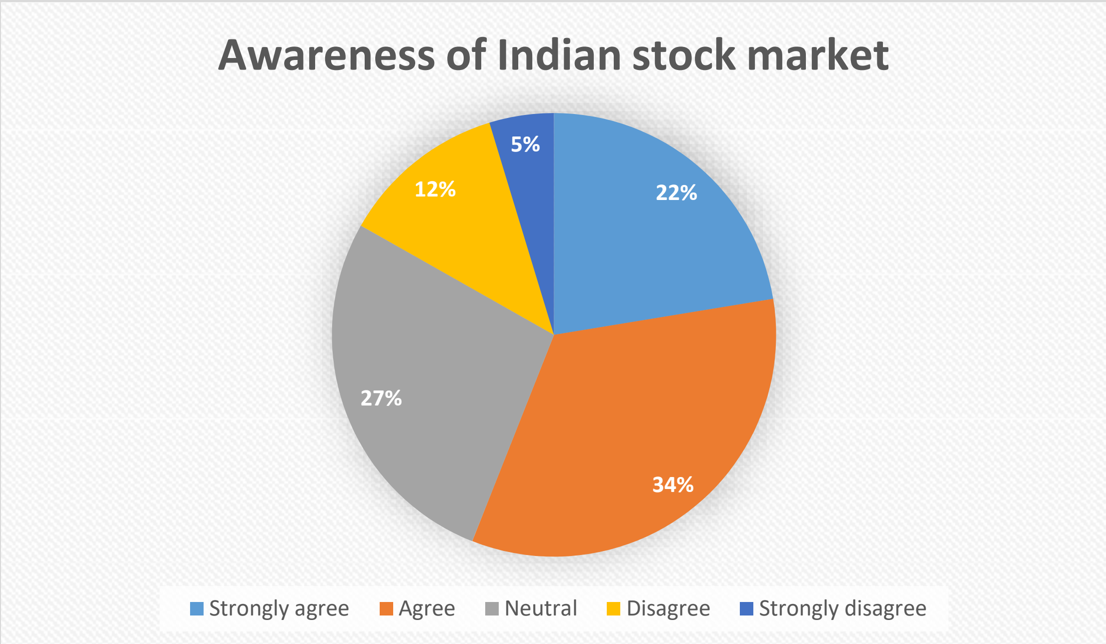
The majority (39.3%) of respondents agree that investment should be made in shares.

4.1.16 Table indicates Awareness of Indian stock market of respondents

S. No	Awareness ofIndian stock market	No.of. respondents	Percentage
1	Strongly agree	24	22.4%
2	Agree	36	33.6%
3	Neutral	29	27.2%

4	Disagree	13	12.1%
5	Stronglydisagree	5	4.7%
Total		107	100%

4.1.16 Chart represents Awareness of Indian stock market of respondents



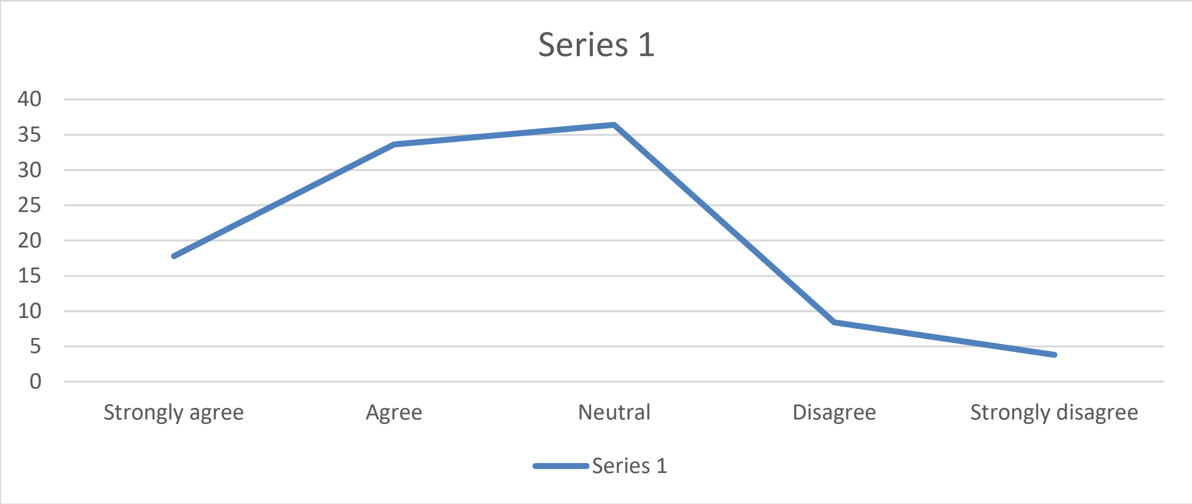
Interpretation:
From the above table it is interpreted that the number of respondents Stronglyagree 22.4%, Agree 33.6%, Neutral 27.2%, Disagree 12.1%, Strongly disagree4.7%, that they Aware of Indian stock market.

Inference:
Majority (33.6%) respondents agree that they Aware of Indian stock market.

4.1.17 Table indicates Safety of the stock market

S. No	Safety of the stock market	No.of. respondents	Percentage
1	Strongly agree	19	17.8%
2	Agree	36	33.6%
3	Neutral	39	36.4%
4	Disagree	9	8.4%
5	Stronglydisagree	4	3.8%
Total		107	100%

**4.1.17 Chart represents Safety of the stock market **



Interpretation:

From the above table it is interpreted that the number of respondents Stronglyagree 17.8%, Agree 33.6%, Neutral 36.4%, Disagree 8.4%, Strongly disagree3.8%, that investing is safe in the Indian stock market.

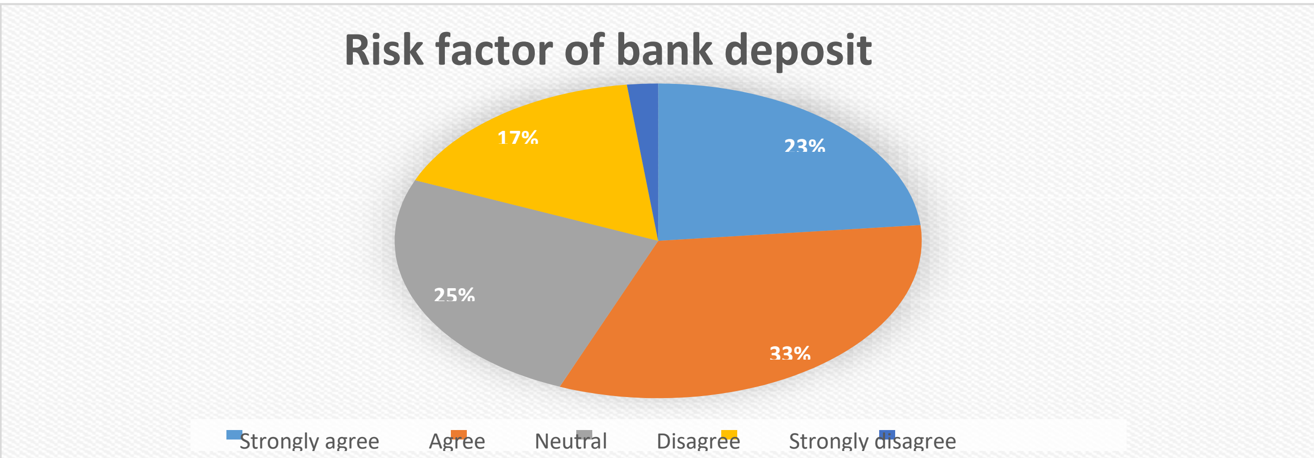
Inference:

Majority (36.4%) respondents is Neutral that investing is safe in the Indian stock market.

4.1.18 Table indicates Risk factor of bank deposit of respondent

S. No	Risk factor ofbank deposit	No.of. respondents	Percentage
1	Strongly agree	25	23.4%
2	Agree	35	32.7%
3	Neutral	27	25.2%
4	Disagree	18	16.8%
5	Stronglydisagree	2	1.9%
Total		107	100%

4.1.18 Chart represent Risk factor of bank deposit of respondent



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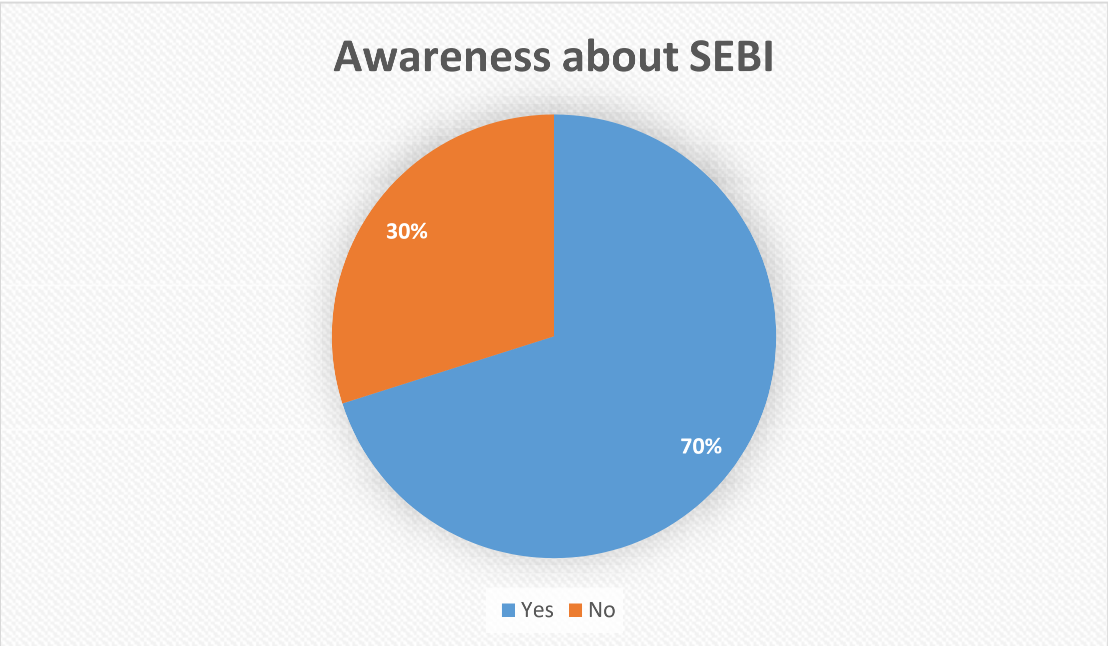
Interpretation:
From the above table it is interpreted that the number of respondents Stronglyagree 23.4%, Agree 32.7%, Neutral 25.2%, Disagree 16.8%, Strongly disagree1.9%, that Bank deposit are risk free.

Inference:
Majority (32.7%) of respondents agree that Bank deposit is risk free.

4.1.19 Table indicate Awareness about SEBI of respondents

S. No	ness aboutSEBI	No.of. respondents	Percentage
1	Yes	75	70.1%
2	No	32	29.9%
Total		107	100%

4.1.19 Chart represent Awareness about SEBI of respondents



Interpretation:
From the above table it is interpreted that the number of respondents 70.1%are aware and 29.9% are not aware about SEBI.

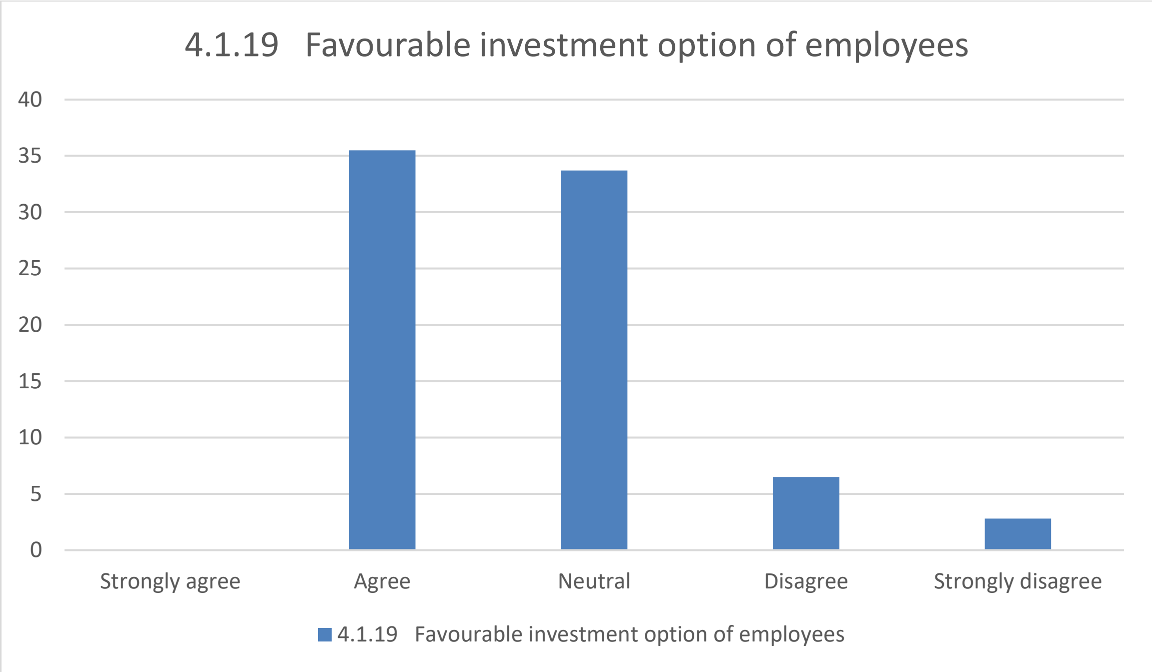
Inference:
Majority (70.1%) of respondents are aware of SEBI..

4.1.20 Table indicate Favourable investment option

S. No	Favourable investment option	No.of. respondents	Percentage
1	Strongly agree	23	21.5%
2	Agree	38	35.5%

3	Neutral	36	33.7%
4	Disagree	7	6.5%
5	Stronglydisagree	3	2.8%
Total		107	100%

4.1.20 Chart represent Favourable investment option



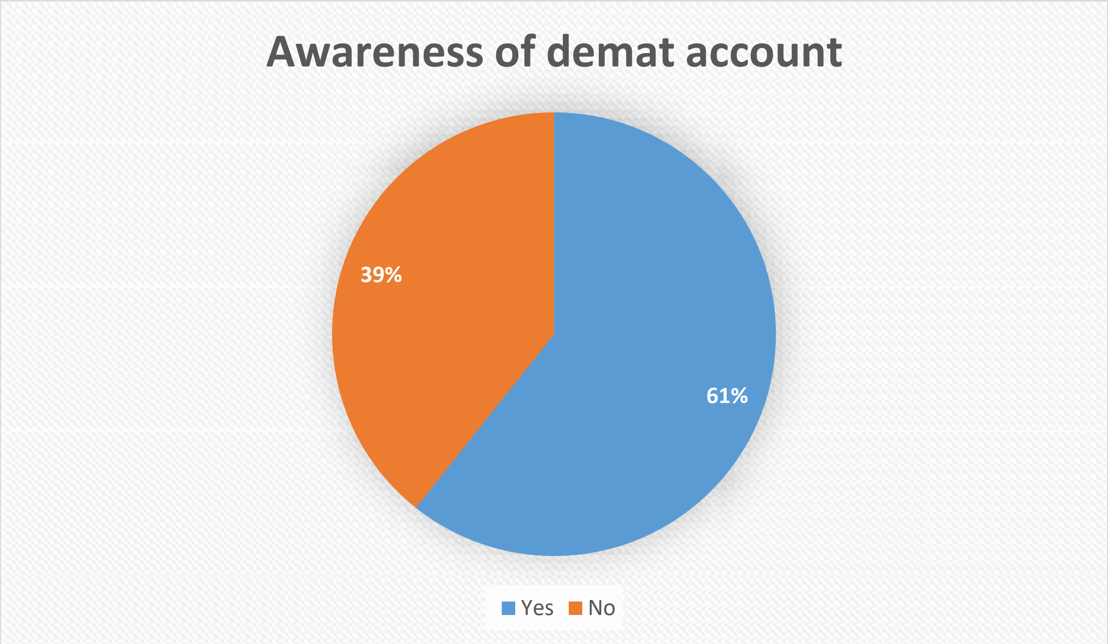
Interpretation:
From the above table it is interpreted that the number of respondents Stronglyagree 21.5%, Agree 35.5%, Neutral 33.7%, Disagree 6.5%, Strongly disagree2.8%, that investment in government bond is Favourable option.

Inference:
Majority (35.5%) of respondents agree that investment in government bond is Favorable option.

4.1.21 Table indicate Awareness of demat Account

S. No	Awareness of demat account	No.of. respondents	Percentage
1	Yes	65	60.7%
2	No	42	39.3%
Total		107	100%

4.1.21 Chart represent Awareness of demat Account



Interpretation:

From the above table it is interpreted that the number of respondents 60.7% are aware and 39.3% are not aware about holding more than one demat account.

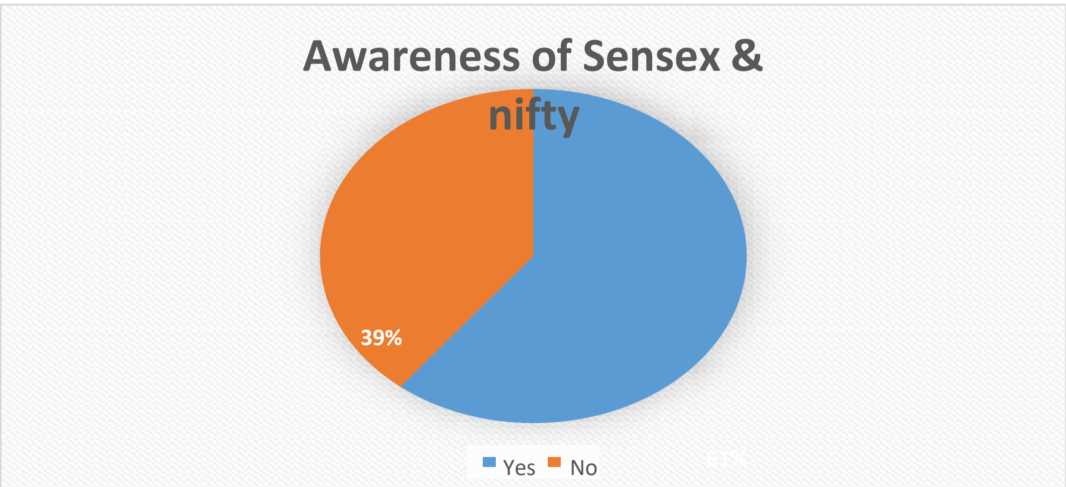
Inference:

Majority (60.7%) of respondents are aware of holding more than one demat account.

4.1.22 Table indicate Awareness about Sensex & nifty of respondent

S. No	Awareness of Sensex & nifty	No.of. respondents	Percentage
1	Yes	65	60.7%
2	No	42	39.3%
Total		107	100%

4.1.22 Chart represent Awareness about Sensex & nifty of respondent



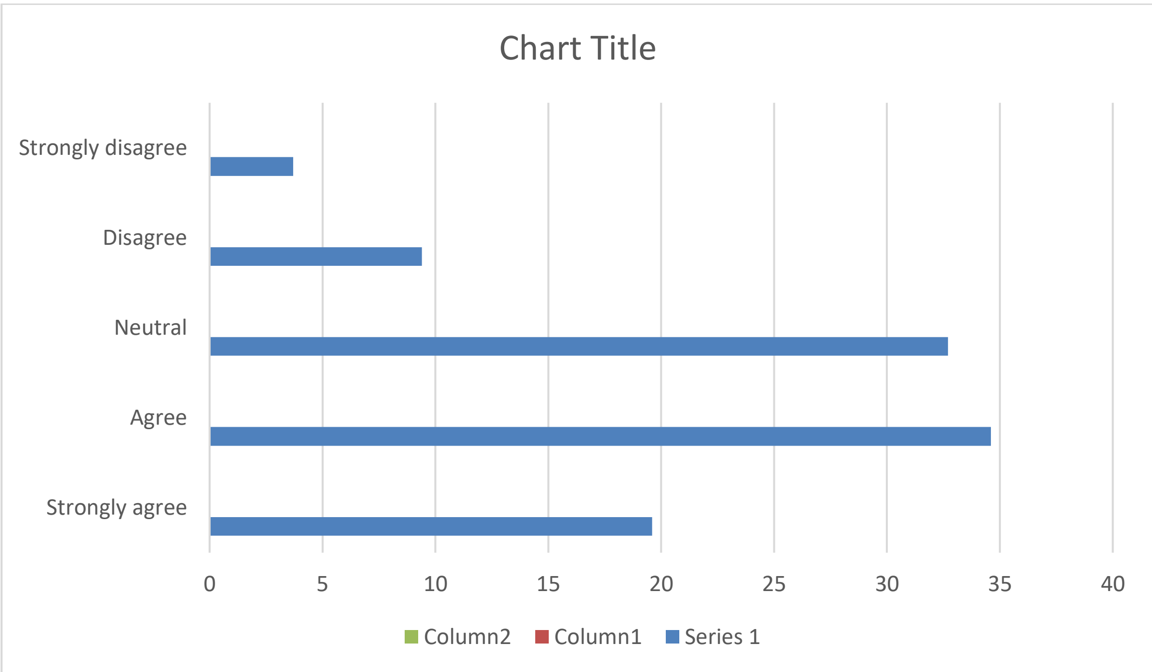
Interpretation:
From the above table it is interpreted that the number of investors 60.7%are aware and 39.3% are not aware about Sensex & nifty.

Inference:
Majority (60.7%) investors are aware of Sensex & nifty.

4.1.23 Table indicate Preference of Indian stock information of respondents

S. No	Indian stockinformation	No.of. respondents	Percentage
1	Strongly agree	21	19.6%
2	Agree	37	34.6%
3	Neutral	35	32.7%
4	Disagree	10	9.4%
5	Stronglydisagree	4	3.7%
Total		107	100%

4.1.23 Chart represent Preference of Indian stock information of respondents



Interpretation:
From the above table it is interpreted that the number of respondents Stronglyagree 19.6%, Agree 34.6%, Neutral 32.7%, Disagree 9.4%, Strongly disagree3.7%, that Indian stock has more information so they prefer to buy Indian stock.

Inference:
Majority (34.6%) respondents agree Indian stock has more information, sothey prefer to buy Indian stocks.

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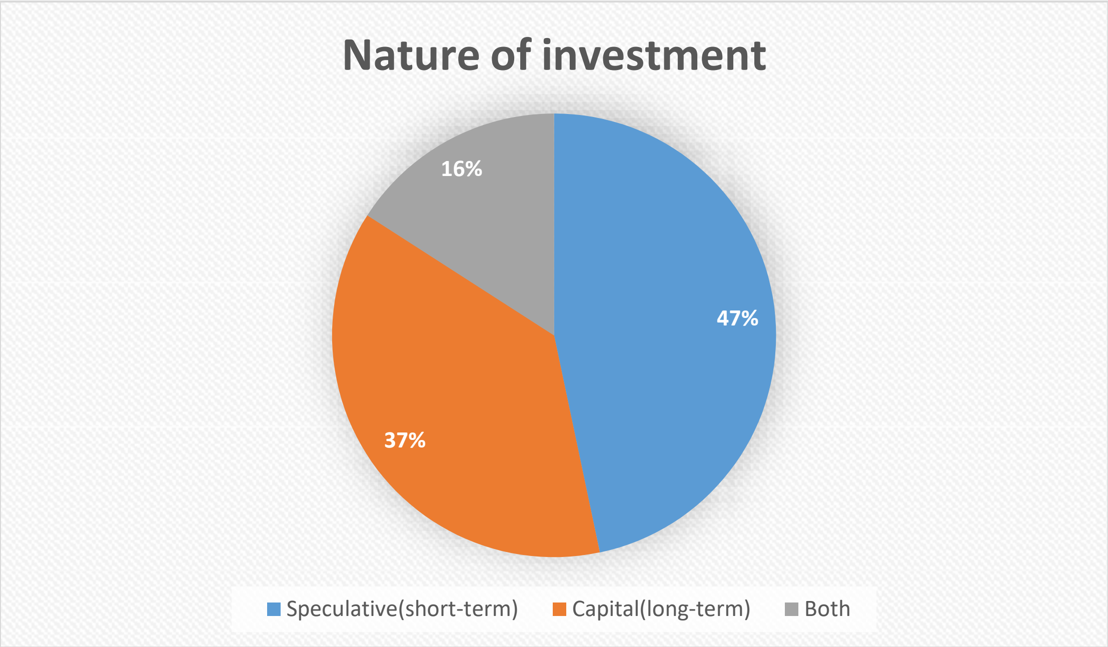
4.1.24 Table indicate Nature of investment of the respondents

S. No	Nature of investment	No. of. respondents	Percentage
1	ative(short-term)	50	46.7%
2	Capital(long-term)	40	37.4%
3	Both	17	15.9%
Total		107	100%

4.1.24 Chart represent Nature of investment of the respondents



Interpretation:
From the above table it is interpreted that the number of respondents Speculative investors are 46.7%, capital investors are 37.4%, both type of investor are 15.9%.

Inference:
Majority (46.7%) of the respondents are speculative investors.

4.1.25 Table indicate company encourage the respondents to invest in stock market

S. No		No.of. respondents	Percentage
1	Yes	65	60.7%
2	No	42	39.3%
Total		107	100%

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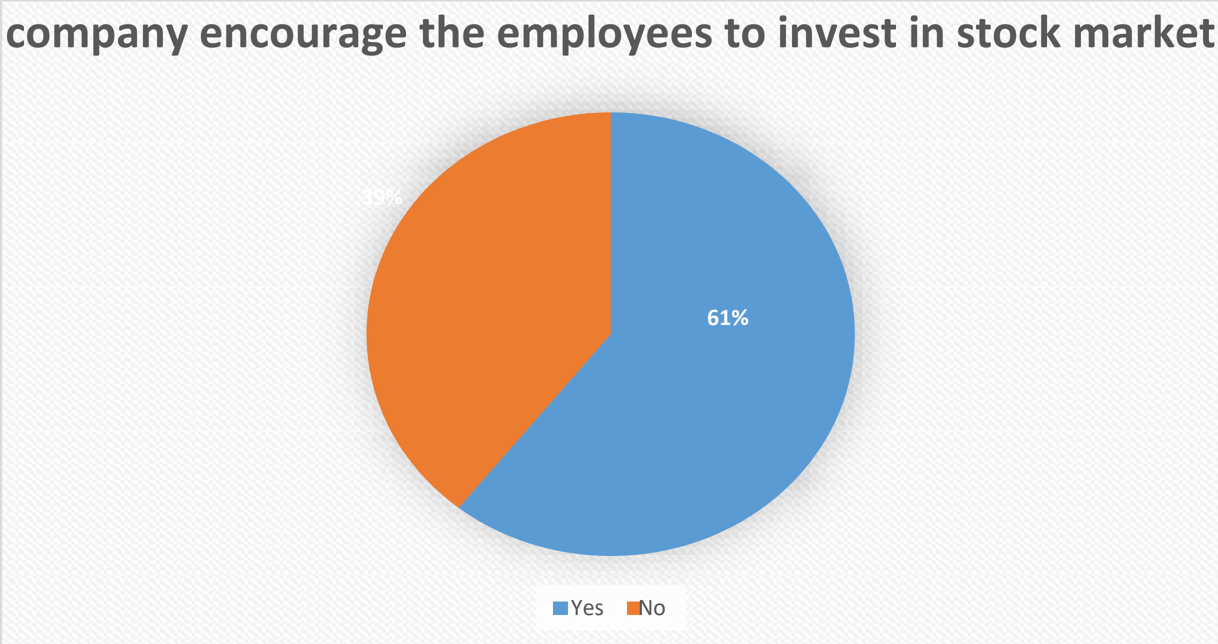
4.1.25 Charts represent company encourage the respondents to invest in stock market



Interpretation:
From the above table it is interpreted that the number of investors 60.7%are yes and 39.3% are no

Inference:
Majority (60.7%) investors are yes

4.2 CHI SQUARE:

4.2.1 : Hypothesis 1

H0(Null hypothesis): There is no significant difference between theage and preference of investment in stock market.
H1(Alternate hypothesis): There is significant difference between theage and preference of investment in stock market.

I mostly prefer to invest in							Total
Bank savings			Bonds	Gold	Mutualfunds	Stocks	
Age	30 to 40	7	4	6	8	5	30
	40 t0 50	4	5	0	4	1	14
	50 to 60	2	0	1	3	2	8
	60 andabove	1	3	0	1	3	8
	below 30	14	0	7	6	20	47
Total		28	12	14	22	31	107

Count
Age * I mostly prefer to invest in Crosstabulation

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	34.584[a]	16	.005
Likelihood Ratio	39.778	16	.001
N of Valid Cases	107		

a. 17 cells (68.0%) have expected count less than 5. The minimum expectedcount is .90.

Inference:

Since the p value (0.005) is less than 0.05. we reject Null hypothesis and we accept Alternative hypothesis. So, there is significant difference between the age and preference of investment in stock market.

4.2.2 Hypothesis 2

H0(Null hypothesis): There is no significant difference between the position of investor in the company and annual saving of the investors.

H1(Alternate hypothesis): There is significant difference between the position of investor in the company and annual saving of the investors.

Position of investor in the company * How much do you save annually (in Rs Approx) Crosstabulation

		How much do you save annually (in Rs Approx)				
		ss than25000	25000 to 50000	50000 to 100000	0000 and above	Total
sition of investor in the company	Level - 1	9	13	11	4	37
	Analyst	2	8	8	3	21
	Marketing executives	16	15	7	5	43
	Manager	1	2	1	2	6
Total		28	38	27	14	107

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.868[a]	9	.361
Likelihood Ratio	9.850	9	.363
Linear-by-Linear Association	.309	1	.578
N of Valid Cases	107		

a. 6 cells (37.5%) have expected count less than 5. The minimum expected count is .79.

Inference:

Since the p value (0.361) is greater than 0.05. we reject Alternative hypothesis and we accept Null hypothesis. So, there is no significant difference between the occupation and annual saving of the investors.

4.3 ANOVA:

4.3.1 Hypothesis 3

H0(Null hypothesis): There is no significant difference between the age andpreference of investment in stock market.

H1(Alternate hypothesis): There is significant difference between the age andpreference of investment in stock market.

Age N		Mean	Std. Deviation	Std.Error	onfidence Intervalfor Mean		inimum	aximu m
					Lower Bound	Upper Bound		
Stocks	31	1.81	1.353	.243	1.31	2.30	1	5
Bond	12	3.17	1.193	.345	2.41	3.92	2	5
Mutual funds	22	2.32	1.171	.250	1.80	2.84	1	5
Bank savings	28	1.89	1.133	.214	1.45	2.33	1	5
Gold	14	1.64	.842	.225	1.16	2.13	1	4
Total	107	2.09	1.248	.125	1.89	2.33	1	5

		ANOVA			
Age					
Sum ofSquares		df	Mean Square	F	Sig.
Between Groups	21.371	4	5.343	3.806	.006
Within Groups	143.171	102	1.404		
Total	164.582	107			

Inference:

Since the p value (0.006) is less than 0.05. we reject Null hypothesis and we accept Alternative hypothesis. So, there is significant difference between the age and preference of investment in stock market.

4.3.2 Hypothesis 4

H0(Null hypothesis): There is no significant difference between the positionand annual saving of the investors.

H1(Alternate hypothesis): There is significant difference between theposition and annual saving of the investors.

Occupation

N		Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		inimum	Iaximum
					Lower Bound	Upper Bound		
ss than25000	28	2.32	.983	.186	1.94	2.70	1	4
25000 to 50000	38	2.16	.973	.158	1.84	2.48	1	4
50000 to 100000	27	1.93	.917	.176	1.56	2.29	1	4
0000 andabove	14	2.36	1.082	.289	1.73	2.98	1	4
Total	107	2.17	.976	.094	1.98	2.36	1	4

		ANOVA			
Occupation					
Sum ofSquares		df	Mean Square	F	Sig.
Between Groups	2.746	3	.915	.960	.415
Within Groups	98.226	103	.954		
Total	109.82	107			

Inference:

Since the p value (0.415) is greater than 0.05. we reject the Alternative hypothesisand we accept Null hypothesis. So, there is no significant difference between the occupation and annual saving of the investors.

CHAPTER 5 – FINDINGS, SUGGESTIONS ANDCONCLUSION

FINDINGS:

- Majority (66.4%) of the Respondents are male.
- Majority (44%) of the Respondents age are below 30.
- Majority (42%) of the Respondents are graduates.
- The majority (58.9%) of the Respondents are Married.
- The majority (40.2%) of the Respondents are Level - 1.
- The majority (45.9%) of Respondents annual income is 2lakhs to 4 lakhs.
- The majority (33.6%) of Respondents annual savings is 25000 to 50000.
- The majority (29%) of the Respondents preferable investment is in stocks.
- The majority (31.8%) of the Respondents agree they active investing often.
- The majority (29.9%) of the Respondents get financial decision from friends andfamily.
- The majority (48.6%) of the Respondents average rate of earnings is below 10%.
- The majority (53.3%) of the Respondents has less than 3 years of experience instock market.
- The majority (30.8%) of the Respondents agree that investment is made for savingtax benefit.
- The majority (33.6%) of the Respondents agree that investment in shares for long-term gain.

- The majority (39.3%) of the Respondents agree that investment made in shares.
- Majority (33.6%) of the Respondents agree that they Aware of Indian stock market.
- Majority (36.4%) of the Respondents is Neutral that investing is safe in theIndian stock market.
- Majority (32.7%) of the Respondents agree that Bank deposit is risk free.
- The majority (70.1%) of the Respondents are aware of SEBI.
- Majority (35.5%) of the Respondents agree that investment in government bondis Favourable option.
- The majority (60.7%) of the Respondents are aware of holding more than one demataccount.
- The majority (60.7%) investors are aware of Sensex & nifty.
- Majority (34.6%) investors agree Indian stock has more informationso they prefer to buy Indian stock.
- Majority (46.7%) of the investors are speculative investors.

SUGGESTIONS:

- A good investment market should facilitate these investment activitiesand faster growth.
- Investment is undertaken in the expectation of a return, which is inproportion to the risk the investor assumes.
- Investment risk must be minimized, which will, in turn, increase the investment by aged professionals.
- Awareness of various investment avenues must be made.
- The people should be able to analyse and invest before investing in the indian stock market as it's a high risk of investment opportunities

LIMITATIONS OF THE STUDY

- The Indian stock market can be highly volatile, influenced by domestic and global factors, making it challenging to predict trends accurately.
- Regulatory changes by government bodies like SEBI (Securities and Exchange Board of India) can impact investment strategies and market dynamics.
- Political instability and economic uncertainties can influence market sentiment and investment outcomes, adding another layer of complexity to investment analysis.
- For foreign investors, fluctuations in the Indian rupee exchange rate can affect investment returns when converting profits back into their home currency.

CONCLUSION:

For each, investment is a basic prerequisite. It has a big impact on things like health, education, comfortable living, wealth creation, handling emergencies, and planning life's important events. Sufficient investment planning can help someone get through a difficult time. On the one hand, investing for future gain is an attitude; on the other, spending and meeting short-term needs is also an attitude. However, the idea of investing will always pay off in the long run. Additionally, it focuses on the investment possibilities they select with their excess funds and their level of knowledge regarding these options.

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ANNEXURE – I QUESTIONNAIRE

A STUDY ON EMPLOYEES PERCEPTION FROM GOVCHE INDIA P.LTD TOWARDS INVESTING IN INDIAN STOCK MARKET

1. GenderMale Femaless

Age
below 30
30 to 40
40 to 50
50 to 60
60 and above

2. Academic qualifications

Graduate Post graduateProfessional

3. Marital Status

Married
Unmarried

4. Job positiion

Level 1
Analyst
Marketing executives

5. Annual income in Rs
Below 2 lakhs
2 lakhs to 4 lakhs
4 lakhs to 6 lakhs 6 lakhs and Above
6. How much do you save annually (in Rs Approx)
Less than 25000
25000 to 50000
50000 to 100000
100000 and Above
7. I mostly prefer to invest in
Stocks Bonds Mutual funds
Bank depositsGold
8. I am an active investor who invest often Strongly agree
Agree Neutral Disagre
Strongly disagree
9. I get help to take my financial decision from
Investment websites Business NEWS Channel'sProfessional advisers Family and friends Newspapers and Magazine
10. The average rate of earnings on my investment
Below 10 percent
10 to 20 percent
Above 20 percentNet loss
11. My experience in the stock market is
Less than 3 years3 to 5 years
5 to 8 years
8 to 10 years
10 years and above
12. Investment is made for saving tax benefits
Strongly agreeAgree
Neutral Disagre
Strongly disagree
14.Invest in shares mainly for long-term capital gains.
Strongly agreeAgree
Neutral Disagre
Strongly disagree
15.Most of my investments are in shares.
Strongly agreeAgree
Neutral Disagre
Strongly disagree
16.Indian stock markets are well regulated.
Strongly agreeAgree
Neutral Disagre
Strongly disagree

17.Stock market in India is a safe investment for investors.
Strongly agreeAgree
Neutral Disagre
Strongly disagree
18.Bank Deposits are totally risk free.
Strongly agreeAgree
Neutral Disagre
Strongly disagree
19. Are you aware about SEBI?
YesNo
20. Favourable investment option
Strongly agree
Agree Neutral Disagre
Strongly disagre
21. Are you aware that an investor can have more than one demat account.
YesNo
22. Are you aware what sensex and nifty are
YesNo
23. I prefer to buy local stocks than international stocks because the information about local stocks is more available.
Strongly agreeAgree
Neutral Disagre
Strongly disagree
24.What kind of an investor are you?
Speculative (short term)Capital (long term)
Both
25. Does your company encourage investors to invest in the stock market?
Yes
No