Chapter – VII

Summary of Findings, and Conclusion
CHAPTER – VII

FINDINGS OF THE STUDY

• Nearly 48 respondents consider security as their major investment factor than any other factor.

• Investors prefer to invest mostly in bank deposits, insurance and land & buildings as their major source of investment.

• Based on fixed return, investors prefer to invest in bank deposits.

• Based on variable return, investors prefer to invest in mutual funds.

• Incase of security, most of the investors prefer bank deposit as their means.

• LIC schemes are highly preferred by investors for availing tax benefits.

• Majority of the investors view that, the investments made for a period of 3-5 years will be the ideal period for maximising the return.

• Flexibility, Safety and Liquidity are considered for maintaining the ideal investment portfolio.

• Chi-square test shows that the investors in Coimbatore city prefer investing in both direct (bank deposit) and indirect (insurance) investment.

• It also shows that the investors in Coimbatore city prefer investing in non-financial securities (Land & Buildings).
CONCLUSION

Investors in Coimbatore city are aware of the various investment opportunities. They are also aware that no investment can be made without risk. Each and every investment has its own risk, even the more secured investments like bank deposits, land, gold and silver, etc., investments made in Land & Buildings, gold, etc., has comparative value in long run.

The Coimbatore does not use the buy and hold strategy. A vast range of investments are in the government sector. These are mostly risk free but low return yielding. The private sector investments consist of equity and preference shares, debentures and Public deposits with companies. The predominance of government securities serves the purpose of bringing about confidence to the individual investor.

The Coimbatore investor is to a great extent affected by the taxation policy of the Government.

Finally the affects the Coimbatore is the helpless and inadequate nature in which he deals with the investment climate in the country.