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"An Investor Perspective And Awareness On Indian Stock Market With Special Reference To Working Women Professionals In Bangalore City"

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Abstract:

As we all know investment is an immense concept. While this study will explore the investor perspective and awareness in choosing stock market as a main stream for their investment among various alternatives. In this prevalent locale there is numerous investment options are accessible to investors like investment in real estate, bullion, gold bars, fixed deposits etc., among these options stock market is an eye-catching path intended for investors to make their investment, owing to its massive augmentation over a period of time. The fundamental motive of this research seeks to scrutinize the inquisitiveness and comportment of working women professionals towards stock market. One of the considerable complications, we came across the survey is that there is an insufficient familiarity and practical knowledge among women professionals to take over their investment in stock market. This exploration assists us to realize ideology and views of working women professionals with respect to stock market.

Keywords: Stock market, Stock Exchange, Investment behavior, Awareness, Investor perception, Commerce Graduates

Introduction:

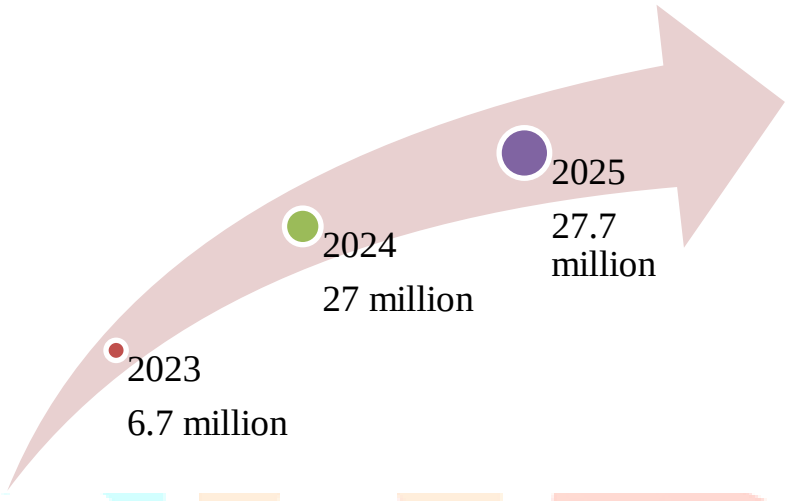
Indian Stock Market is governed by SEBI (Securities Exchange Board of India). Utmost of the trading and dealings in shares take place in two major Indian Stock Exchanges i.e. Bombay Stock Exchange and National Stock Exchange. Bombay Stock Exchange (BSE) is the Asia's first stock exchange and largest stock exchange in India which is established in 1875 with its index SENSEX (Sensitivity Index). National Stock Exchange (NSE) is the second largest stock exchange in India and established in 1992 with its index NIFTY (NSE Fifty). Based on the market capitalization SENSEX is made of top 30 stocks on BSE and NIFTY is made of top 50 stocks on NSE.

Bombay Stock Exchange was started by Premchand Roychand in 1875. In the 1850s, five stock brokers gathered together under Banyan tree in front of Mumbai Town Hall, where Horniman Circle is now situated. With a rapid increase in the number of brokers, they had to shift places repeatedly. At last, in 1874, the brokers found a permanent location, the one that they could call their own.

Investors can utilize a stock market as a podium for their investment activities with respect to buying and selling of securities. To facilitate and take over their trading activities in stock market an individual has to mandatorily open a trading account i.e., Demat account.

Habitually in India involvement of individuals in trading is very low, this is due to unexplored talents of highly educated and professionally qualified young graduates. Majority of graduates are not generally aware of investment process in stock market, in the same way one of the considerable complications we came across the survey is that there is insufficient familiarity and realistic knowledge among the investors. This leads to create a fear of outcomes irrespective of their passion. The main objective of the study is to know commerce graduates perspective and awareness towards stock market as investors. The present study will also give you the snapshot of the impediment facing by commerce graduates in order to take over their investment and trading activities in stock market.

Demat Account held by women investors



Review of Literature:

Venu Gujrathi &Sanjeev Kumar Gouda (2023), endeavor the Study on perception of investor towards Indian Stock Market, IJCRT (Vol.11, Issue-02), ISSN: 2320-2882. In the study both male and female investors are considered whereas male investors are in more number to invest in stock market compare to female investors, this is due to the less knowledge and interest among the female investors regarding the stock market investments.

Rakesh H.M (2014), in his paper a study on individual investor's behavior in stock markets of India, IJMSS (Vol.02, Issue – 02), ISSN: 2321- 1784: the paper proposes to study the behavior of individual investors in the stock markets and the factors that influence their investment decisions, which include awareness level, investment duration etc.,

Kaushal A, Bhatt (2013), endeavor at studying the literacy and consciousness of capital markets among investors on the subject of various investment avenues. To find and identify segments preferred more by the people and the influencing force behind the decision making.

Objectives:

- To recognize the investment behavior pattern among working women professionals
- To analyze the interest on investments among working women professionals towards Indian stock market
- To identify the impediment facing by women professionals in order to take over their investment in stock market
- To ensure how women professionals are familiar with investment procurement of stock market

Research Methodology:

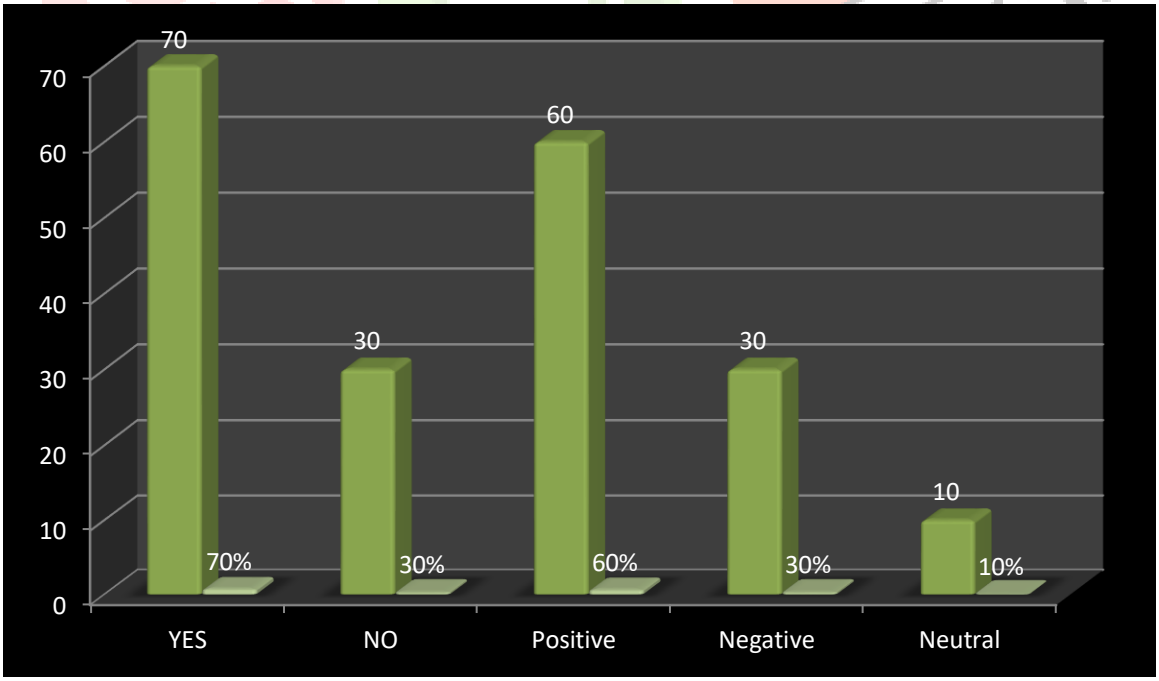
The data for this study are taken from the working women professionals. The division of working women was made according to the stream of profession i.e., 50 from academicians and 50 from non-academic professionals. As the age group which is decided to take over for further study was 25 to 45 years, thus the sample of 100 respondents had reached.

Data Analysis and Interpretation:

Consciousness and Alertness of working women professionals towards Indian Stock Market:

Table 1

Responses	Frequency	Percentage
Do you have interest to invest in stock market	100	100%
YES	70	70%
NO	30	30%
Individual opinion towards stock market and investing criteria	100	100%
Positive	60	60%
Negative	30	30%
Neutral	10	10%



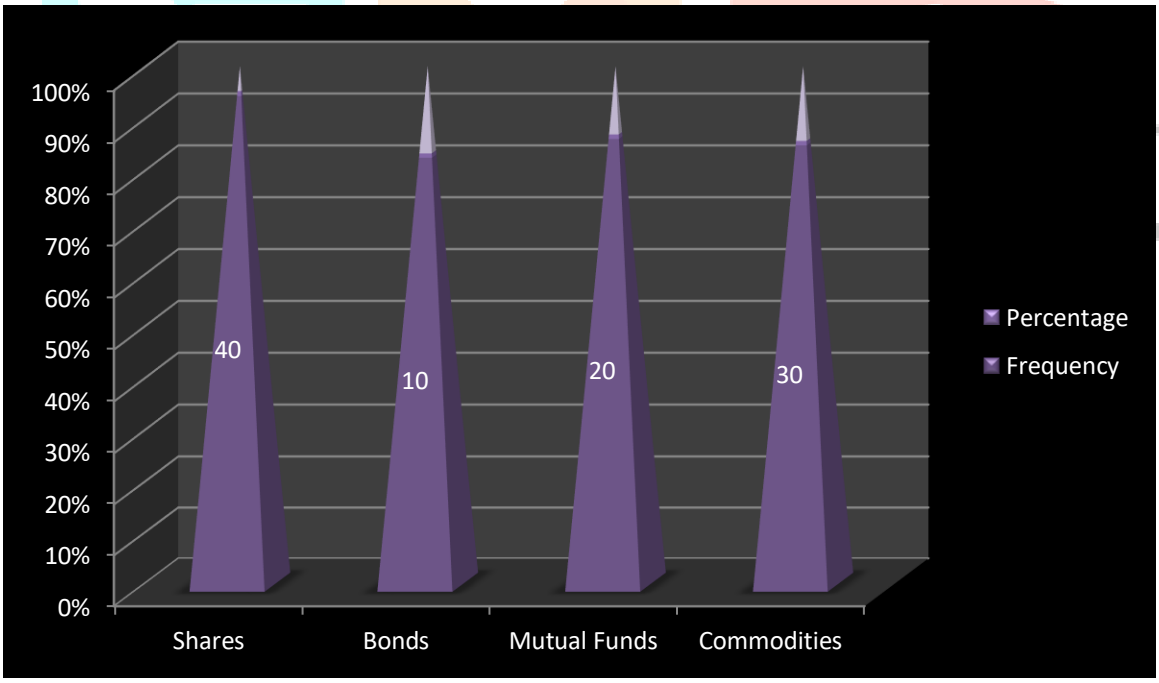
Interpretation:

Above table shows that consciousness and alertness of working women professionals towards Indian Stock Market. Around 70% of the respondents are having interest towards investments in stock market and 60% of the respondents are having positive opinion towards stock market investments.

Table 2

Investments held in different securities by women professionals

Responses	Frequency	Percentage
In which of the securities your investments held	100	100%
Shares	40	40%
Bonds	10	10%
Mutual Funds	20	20%
Commodities	30	30%



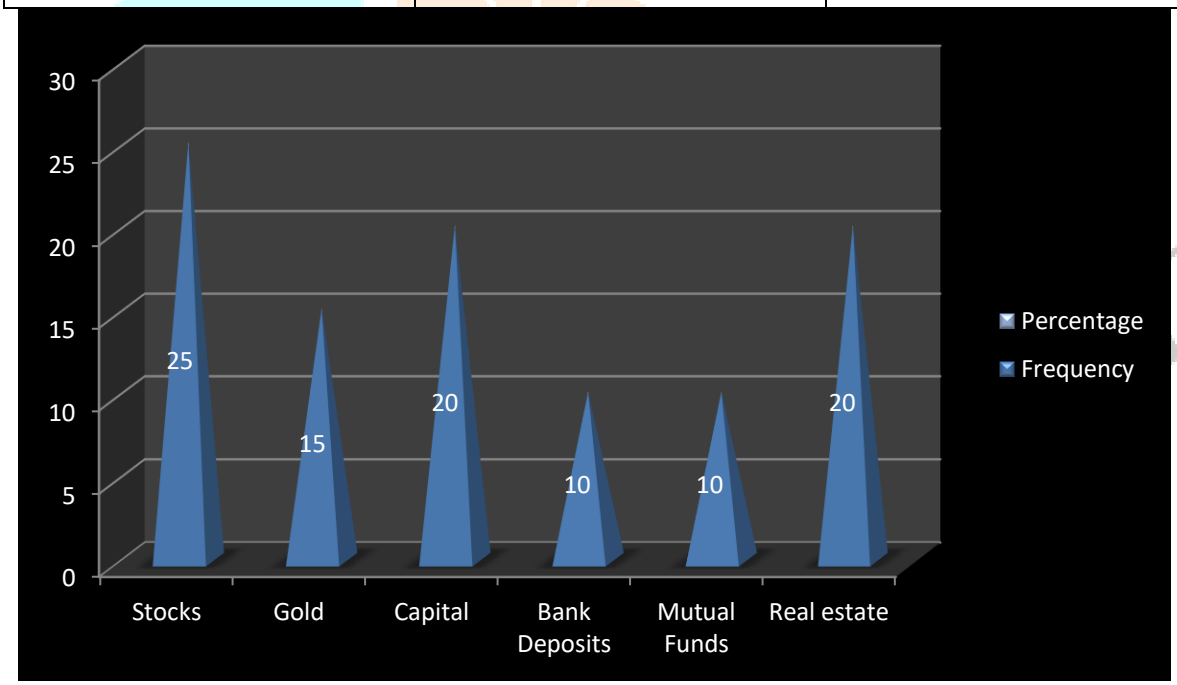
Interpretation:

Above table shows that investment held in different securities by working women professionals towards Indian Stock Market. Around 40% of the respondents are taking their investment in shares. Least interest has shown towards the bonds investments by the investors.

Table 3

Return factor according to investors

Responses	Frequency	Percentage
As per investor knowledge which of the following investments will create more returns	100	100%
Stocks	25	25%
Gold	15	15%
Capital	20	20%
Bank deposits	10	10%
Mutual funds	10	10%
Real estate	20	20%



Interpretation:

Above table shows that rate of return factor analyzed by the investors among various investment avenues. About 25% of investors opt stock market investment while mutual funds and bank deposits stands as a least return option with 10% each.

Conclusion:

This study is commenced to recognize perspective and awareness of women working professionals on stock market. The study exposed that most of the women professionals' deficient with realistic acquaintance to take over their investments in stock market. Owing to elevated expansion of Indian Stock Market, in recent existence a good number of women's are getting influence to formulate their investment in stock market. As per their analysis stock market investment stands at the first place in

returns when compare to other investment avenues, often examination get differ from one individual to another. In vision of the fact that investors are slight conscious and risk factor is sky-scraping in the investment of stocks, most of the women investors are avoiding their investments. Consequently, it can be concluded that investors who are aware of investment in stocks are ready to bear risk on their investments. Other than knowledge, various factors like finance, capital and income may also affect investor's decisions.