

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

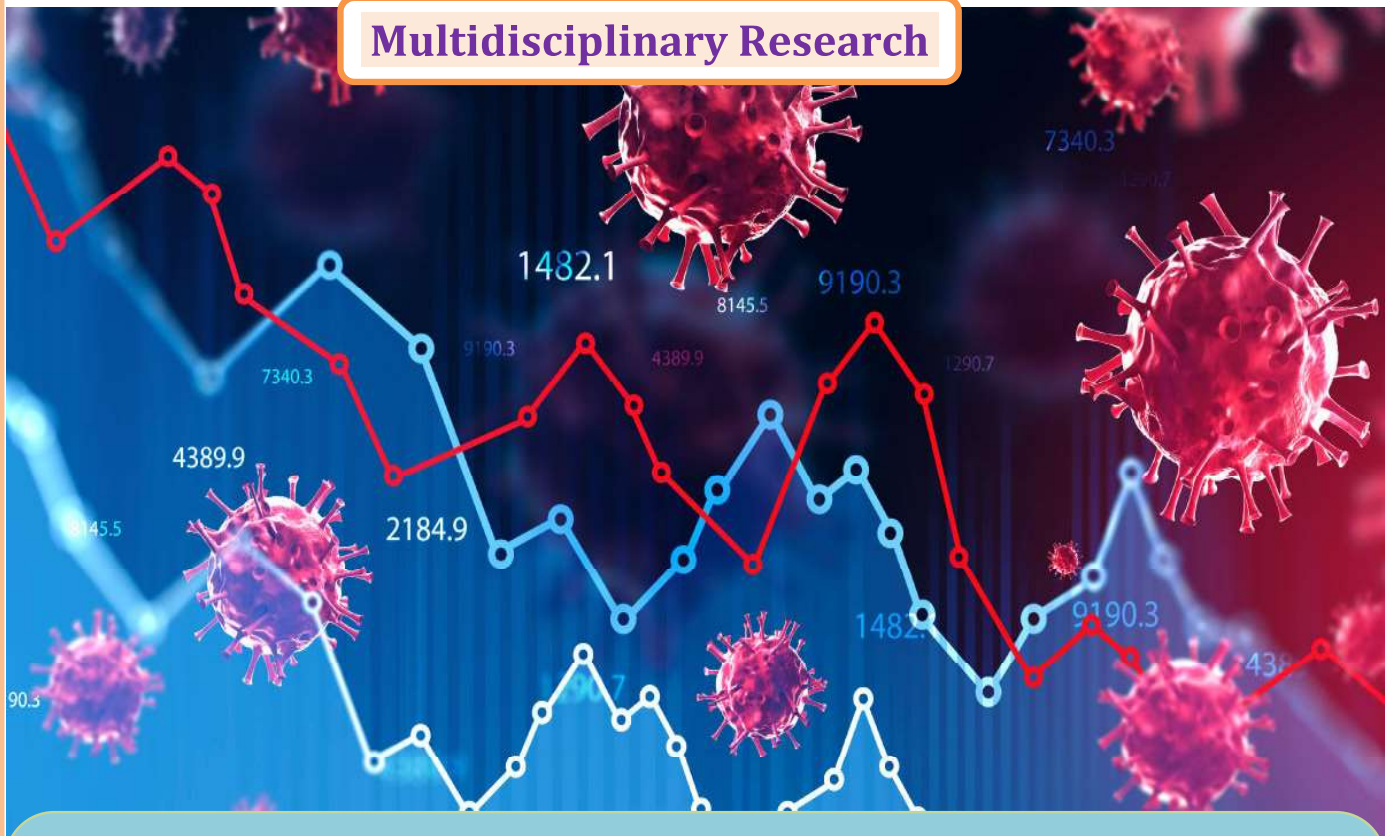
RESEARCH JOURNEY

International E-Research Journal

PEER REFREED & INDEXED JOURNAL

December 2020 Special Issue 256 (C)

Multidisciplinary Research



Guest Editor -

Prof. Dr. Rajani Shikhare,
Principal,
R. B. Attal College, Georai
Dist. - Beed.

Executive Editors :

Dr. B. D. Rupnar,
Dr. P. P. Pangrikar
Mr. S.S. Nagare
Mr. Ranjeet Pagore,

Chief Editor : **Dr. Dhanraj T. Dhangar**



This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmoc Impact Factor (CIF)
- Global Impact Factor (GIF)
- International Impact Factor Services (IIFS)



'RESEARCH JOURNEY' International E- Research Journal

Impact Factor - (SJIF) - 6.625 (2019),
Special Issue -256 (C) : Multidisciplinary Research
Peer Reviewed Journal

E-ISSN :
2348-7143
Dec. 2020

Impact Factor – 6.625

E-ISSN – 2348-7143

INTERNATIONAL RESEARCH FELLOWS ASSOCIATION'S

RESEARCH JOURNEY

International E-Research Journal

PEER REFREED & INDEXED JOURNAL

December 2020 Special Issue 256 (C)

Multidisciplinary Research

Guest Editor -

Prof. Dr. Rajani Shikhare,
Principal,
R. B. Attal College, Georai
Dist. - Beed.

Executive Editors :

Dr. B. D. Rupnar,
Dr. P. P. Pangrikar
Mr. S.S. Nagare
Mr. Ranjeet Pagore,

Chief Editor : Dr. Dhanraj T. Dhangar

Our Editors have reviewed papers with experts' committee, and they have checked the papers on their level best to stop furtive literature. Except it, the respective authors of the papers are responsible for originality of the papers and intensive thoughts in the papers. Nobody can republish these papers without pre-permission of the publisher.

- Chief & Executive Editor

SWATIDHAN INTERNATIONAL PUBLICATIONS

For Details Visit To : www.researchjourney.net

*Cover Photo (Source) : Internet

© All rights reserved with the authors & publisher

Price : Rs. 1000/-

INDEX

No.	Title of the Paper	Author's Name	Page No.
1	Releastic Approach in R. K. Narayan's Novel 'The Guide'	Dr.V. S. Bandal	04
2	Cultural Studies : An Introduction	Mr. Arun Jadhav	11
3	Sanitation and Social Change	Mr. R. B. Kale	13
4	Rotating Fluid of Magneto Hydrodynamics Flow Past an Impulsively Started Infinite Vertical Plate	Vinod Kulkarni, Vijay Sangale	16
5	An Efficient Synthesis of 5-Substituted 1H-Tetrazole Using Eton's Reagent in Water	Rupnar B.D, Shirsat A.J. Jadhav S. B. Bhagat S.S.	22
6	Crop Insurance in India	B.S.Jogdand	27
7	Outline of Modern Research	Dr. Laxmikant Jirewad	31
8	Second ARCs Views on Right to Information Act	Hanmant Helambe	35
9	An Introduction to Smart Libraries	R.B. Pagore, Dr. B. V. Chalukya	38
10	Impact of Cassine Albens Gum on Incidence of Seed Mycoflora in Different Crop Seeds	K.V. Badar, P.P. Pangrikar	47
11	Synthesis, Characterization and Antimicrobial Analysis of Some New Substituted Pyrazoles From Chromones	Amol Shirsat, Balaji Rupnar, Sunil Bhagat	52
12	Synthesis and Characterization of Ni (II) and Mn (II) Metal Complexes of Novel Schiff's Base Ligand	Vrushali Gavhane, Anjali Rajbhoj, Suresh Gaikwad	57
13	Image Classification Using Fuzzy Logic	Pradeep Gaikwad	61
14	Resistivity of Food Preservative Potassium Meta -Bisulphate Using (TDR) Technique	S. G Badhe, S. N. Helambe, T. A.Prajapati	65
15	Studies on Effects of Gamma Radiation on Iron Oxide in the Energy Range 122-1330 Kev	Pradip S. Dahinde	68
16	Effect of N-Fertilizers on Silage Fermentation	Smita Basole , Sunita Bhosle and Prashant Pangrikar	74
17	Investment Awareness Program (IAP): Need in Uncertain Market Conditions	Dr. Sandip Vanjari	79
18	Impact of Covid19 on Health and Hidden Cost of Covid	Dr. Vivek Waykar	83
19	Studies on Physico-Chemical Parameters of Bore Well Water in Satara Parisar, Aurangabad, India	Jagannath Godse, Sanjay Ubale	86
20	Synthesis and Antimicrobial Screening of Novel Pyrazole Substituted Chlorochromones	S. S. Bhagat, B. D. Rupnar, A. J.Shirsat	89
21	Women's Human Rights & Women Empowerment	Dr. S.N. Satale	92
22	Biodiversity of Butterflies Around Georai Region	A. M. Budrukhar	96
23	चूडिया की खनखनाहट और पायलों से फुटते विद्रोह का बिगुल : 'बेघर सपने'	संतोष नागरे	99
24	लोकनाट्य आणि समाजशास्त्र	डॉ. संदीप बनसोडे	105
25	मराठी भाषा आणि साहित्यासाठी एकविसाव्या शतकाची सुरुवात	डॉ. समाधान इंगळे	107
26	दलित स्त्री जीवन के शोषण का जिवंत दस्तावेज : 'जीवन हमारा'	प्रो. रजनी शिखरे, राजाराम जाधव	110

Investment Awareness Program (IAP): Need in Uncertain Market Conditions

Dr. Vanjari Sandip Bhausahb

vanjarisb@yahoo.co.in

Abstract:

From ancient times people are highly interested in different types of direct and indirect investments. Now a day investment market has been changed drastically. Earlier peoples was made their investments in various assets like animals, houses, land, crops, precious metals, stones, sculptures etc. but day by day the form of investments has been changed to shares, bonds, debentures, mutual funds, commodities, projects, research, inventions, program etc. Last ten years, investment sector and market has drastically changed. Many new different segments has been introduced and filled with many attractive products for the deferent stakeholders. In the technological era nature of investment has been changing which creates inclusive effect on investors. Many saving and investment companies offered various offers and schemes to the investors, they can start their investment from very small contribution systematically to get maximum return from the market. Investment are depends on different angles of the market such as national and international economical changes, natural and environmental changes, technological changes etc. Due to these changes market suffers and it creates positive and negative effects on investor's investment tendency Investment is a capital activity by the investor to the national economy therefore every people should encourage toward investment. It is helpful to increase national capital to resolve different economical problems.

This paper is written after observation the habits of saving and investments of the 50 people, I have taken the opinions about saving and investment from them with structured questionnaire. I have also tried to sort out the need and importance of investment awareness among investors which make literacy to investors about their investment in different market conditions.

Keywords: IAP, AMC, Investments, Saving, Market, Technology, Stakeholder, Uncertainty etc.

Introduction:

Investment is a capital activity for the national economy. India has scattered society, mostly it is found in various income group of people as well as it spread over rural and urban area. Due to huge number of financial companies provides different saving and investment option to the peoples with different rules and conditions it become complicated to the investors. Investment and saving always creates confusion and uncertainty in the mind of common people. They consider that the saving is their investment and they could found unable to differentiate between saving and investment. Many people are unaware about the investment and proper investment planning. We can take some examples of successful investor like Warne Buffet, Rakesh Jhunjhunwala, Porinju Veliyath, Vijay Kedia, Nemish Shaha, Ramesh Damani, Ramdeo Agrawal, Dolly Khanna etc. who studied investment market properly and only that basis they achieved tremendous growth in his wealth through systematic investment. Investment is different concept than saving. Saving is an only a residual part of income and there is no proper planning by the person. In other side investment is a systematic saving of the person with proper vision and goal. Investment made by individual itself or under the observation of expert, professional,

consultants, AMC etc. Therefore these two terms should be properly understood by the investor for their financial growth.

Objective:

To know the difference between saving and investment.

To focus on the need of Investment awareness program.

To study of investment awareness programs helps to investors in different market conditions.

Research Methodology:

This Research Paper is constructed on the basis of Secondary data which is collected from various sources which include different articles, Journals, Article, Magazines, Periodicals, Research Works, News Papers, web sites of government of India for digital literacy and all the research related Web sites.

Research Question:

There is no association with the investment awareness and saving.

There is no association with the investment and market conditions.

Meaning of Saving and Investment:

Saving: Saving means the part of income which is not used for consumption by the individual or saving means the remaining part of income of the person for specific time period.

Investment: Investment means the part of income which is investing funds in different capital assets which generate specific return to the investor. It is systematic and regular in nature. Generally investment has two types short term and long term. These two investment options can be used in all types of investments. From last 2 to 3 decades investment awareness has been implementing by different institutes and organization. Investment sector has one of the new emerging segments of the market through which government can achieved many economical objectives.

Observations from the population:

Generally Investments are made by investor themselves they use their past investment experience and some of them found investment trading under observation of various service provider like Bank, AMC (Assets Management Company), Broker, Agent, Consultant, family friends etc. After data analysis following are the different facts revealed.

Investment in Shares: In case of short term investment made in share market there are 64% investors found in manage their investment themselves whereas 36% investors found investment under the expert consultation that is found in case of long term investment 58% investors found in manage their investment themselves whereas 42% investors through others.

Sr. No.	Type of Investment	No. of Respondents	Investment By Self	Investment Through Other
1	Short Term	50	32	18
2	Long Term	50	29	21

*Investment preferred only in **Share Market (NSC/BSE)**

*Questionnaire collected by 50 respondents (Investors Only) by telephone.

*Others (Bank, AMC (Assets Management Company), Broker, Agent, Consultant, family friends etc.)

Investment in Mutual Fund:

In Mutual Fund Market investment for short period 70% of investors are invest money themselves and only 30% people found investment through other people whereas long term investment 76% investors invest their money self and 24% investor goes with the expert.

Sr. No.	Type of Investment	No. of Respondents	Investment By Self	Investment Through Other
1	Short Term	50	35	15
2	Long Term	50	38	12

*Investment preferred only in **Mutual Fund**

*Questionnaire collected by 50 respondents (Investors Only) by telephone.

*Others (Bank, AMC (Assets Management Company), Broker, Agent, Consultant, family friends etc.)

Investment in Real Assets: In case of investment in Real Assets investment for short period 90% of investors are invest money themselves and only 10% people found investment through other people whereas long term investment 86% investors invest their money self and 14% investor goes with the expert.

Sr. No.	Type of Investment	No. of Respondents	Investment By Self	Investment Through Other
1	Short Term	50	45	5
2	Long Term	50	43	7

*Investment preferred only in **Real Assets (Gold/Silver/Diamond/Land/Plot/House)**

*Questionnaire collected by 50 respondents (Investors Only) by telephone.

*Others (Bank, AMC (Assets Management Company), Broker, Agent, Consultant, family friends etc.)

Need of Investment Awareness Program:

Almost 60% people makes their investment without help of proper guidance due to that they are not to able to earn that much profit that could be. IAP is helpful to encourage more and more people to different investment. It can help to increase the economical growth, living standard, income etc. of individual. IAP indirectly makes different advantages to the economy like increase revenue of the nation, increase in employment, social objectives of the economy and many more. IAP organized by government as well as non government sector because these both sector has established their financial organizations to sale their schemes and products. Combine efforts of the all type of organization to make awareness about investment in the society is helpful to achieve their ultimate goal.

Conclusion:

To attain basic object of the economy the people of the country should most aware about their investment. At the beginning to the investment they should concentrate on what to invest and when to invest and how much investment with different investment option. After making a proper analysis of investment it is also important that they should regularly monitor the investment very carefully. They should be professional with their investment. Many IAP has been organized by different institutes and organizations to attract more and more investors in different investment options. This paper has made an attempt to understand clearly of what is

saving and investment, importance of investment awareness program in the economic growth and also it has tried to give need of investment awareness amongst the investors about different factors to be considered before investing.

Suggestion:

Investment Awareness Programs (IAP) plays important role to the investors for profitable investment and helpful to avoid unanticipated losses. There are many scopes to develop IAP throughout the investor community by investment institute with the use of new technology. IAP can be run through websites, mobile apps, conferences, seminars. Through this paper I want to suggests that there can by different opportunities for investment, employment etc.

References:

1. Alex, W. (2011). Younger generations investing behaviors in mutual funds: Does gender matter? The Journal of Wealth Management, Vol. 13, No.4, 13-23.
2. Azizah, N., Nurfadhilah, Ramesh, Mior, A. (2013). Financial Literacy: A study among the university students. Interdisciplinary Journal of Contemporary Research in Business, vol. 5, no. 2 pp. 279-299.
3. Emily, C. (2015). Bankruptcy among the young in Malaysia crimps consumption, retrieved on 6 September 2015, from <http://www.reuters.com/article/malaysia-economy-debtidUSL3N1003QR20150906>.
4. Thushari Sewwandi. (2015). Decision Making: A Literature Conference: International Conference on Business and Information, University of Kelaniya, Volume: 6.
5. Lokhande, M. A. (2015). A study of investment awareness and patterns of savings and investments by rural investors. Indian journal of Finance, 9(7), 22-31.
6. Zhinal Azhar , Investment Awareness Among Young Generation, Advances in Economics, Business and Management Research, volume 36, 11th International Conference on Business and Management Research (ICBMR 2017)
7. Prof. Priya Vasagadekar,(2014) A research paper on investment awareness among indian working women with reference to pune region, International Journal of Scientific & Engineering Research, Volume 5, Issue 6, June-2014 ISSN 2229-5518