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A Research on the Investment Patterns in Banking and Securities: A Study on Indian Investment Behavior

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Abstract: The Investment Industry is highly growing amidst the pandemic issues. Today with developing infrastructure we have numerous options in the investing industry. Investments are broadly classified into 2 types, namely the active and passive. The active investment requires investor to change their assets in the portfolio as per the trends of market and requires knowledge, time , patience. The passive doesn't need you to be active and is termed as buy and hold strategy of the industry. This is for ones who cannot indulge completely. Active includes high investment and the passive includes smaller investments. The risk in active increases with increase in buying and selling of assets and securities where as passive risk reduces with longer time of hold to the securities. Therefore the study solely focuses on both factors and to assess the changes in behaviour pattern of citizens of India in terms of investment. Their behaviour is observed on majority parameters and also how technology has changed the phase of industry.

In the present study, the researcher has tried to understand the mindset of Indian citizens and their attitude towards investment and its changing patterns. The researcher tries to convince the readers to understand and be aware of all forms of Investment. The pandemic era has created a vacuum of lack of capital. The study has tried to incorporate maximum aspects to justify the study. The investment industry has totally become electronic controlling with improvement in technology for easy usages, reach and access.

Keywords: Investment, Banking, Savings, Stock market, securities, Indian investors

I. INTRODUCTION

History of investment in India lies far back in the 1850's. The history didn't start from India, but rather started as a war in the foreign countries. The war was USA against the Britishers. This war led to shortage of cotton supply for clothing to the British. Now the British had to explore ways to find alternative for this supply. Seeing options of roadways, railways and waterways, they thought that the waterways is the cheapest and convenient options for the import of cotton.

Now they sighted their eyes to the Indian market for supply of cotton as India served as the biggest market of cotton. Calcutta being the major market for export of cotton, the British couldn't find a way to reach Calcutta since they had to cross the whole of Africa and travel through the peninsula of India to reach there. Now the British found another route famously called as the Swiss Canal route which led them directly to Bombay. Now Bombay become the hub of export for cotton to the British. Hence new business emerged in Bombay for the purpose of exports.

Now to run the business, the companies seek large capital investments . Now this investment need gave rise to Securities in India. This is how the concept of Securities emerged in India. Now understanding how the concept emerged, we'll move back to the time of 1855 where 2 Indians who were Parsi and Gujrati sitting under the Banyan Tree thought of using security as means of business. But in 1874 they found a permanent place called as the "Dalal Street" in Bombay. This was the place all the ones in support of securities came forward to grow this business.

Now in 1875 they officially became the organization called "The Native Share And Stock Broker Association".

This organisation was then converted to BSE in 1925. This BSE was categorised as AOP- Association of Person. This maybe was an unregistered company. But after Independence, it was converted and recognised as the first stock exchange of India in 1957. Now this is the proper registered company.

Now talking about rules and regulations as every organisation requires regulations to function. Going back to 1925, BSE made a Law for itself known as the BSE Regulations Act ,1925. But this was a law for just the functioning of BSE. Now they needed a law and regulations for the companies listing, or the investors investing or brokers etc. that under which law will trading be possible. For that purpose, Capital Issue Control Act 1945 came into the scenario.

This law resolved the issue for the investors, listing companies, brokers etc. But in 1988 the Government replaced the Capital Issue Control with SEBI – Stock Exchange Board of India. Now SEBI became the regulating authority under the Capital Issue Control Act,1945. Now SEBI act 1992 enacted that came into force. But the complete power was transferred in 1995. Now SEBI became the soul regulator of the stock market.

Now in existence of only SEBI and BSE, there was very minimal understanding and information that the common man could access and the investors were totally dependent on the brokers for their trade because no one can trade without a broker be it for any purpose.

Hence NSE- National Stock Exchange was established in 1992 with the purpose to provide with trade using the electronic manner and to make all the information available to all the investors at all times.

Today we can access any data about any companies, trends, performance, stock rates etc. within seconds and this is possible because of the revolutionary reforms of the NSE. The concept of electronic securities shares was developed and the need to dematerialise all these securities form paper format to e-format.

This led to Depository Authorities Act,1996 in which the depository was responsible for the dematerialisation of the shares. Later on a lot of other exchanges, rules and acts were passed to form today's Morden day investment sector.So this was the evolution of the investment market of India.

II. SCOPE OF THE INDUSTRY

India is aiming to increase opportunities in the investment market. Though the market has become so volatile due to the pandemic of COVID-19, Indian is trying to be firm in gaining 15% on the benchmark indices when the mid and small cap industries have outperformed. Studying the investment during the COVID era has changed the phase and pattern of investment. India is aiming at the largest sectors that may boom in this situation namely being the Pharmaceutical industry, Information and Technology sector, Chemical sector, Steel sector, Real estate, Life Insurance sector etc. Market is estimating that these industries will prove to reap in benefits to the investors.

The lockdown in major states have created fears of market crash because the 2020 nationwide lockdown has left the market bleeding with the indices shattering to around 40% in just 2 weeks. But in 2021, the crash is not likely to happen. India has also open doors even wider for the Foreign Direct Investments. Market is always uncertain, but the corrections are helping in stabilising the prices and recovery in the market is also reflecting as good hope. But in contradiction of the current situation, the rapidly growing US economy has put India in danger as there will be stronger put forward of the dollar rates. US had accelerated 6.4% in first quarter already.

The second and third wave of covid will have devastating effects to the Indian market if compared to USA. The trade and manufacturing has already been hampered and is lowering the GDP of India as India had expected 12.5% growth but would be fulfilling only 12% by FY2022. Looking at the speed of the USA economy in terms of health and wealth, they'll soon be the dominating country. This growth of US might lift the growth globally.

III. TYPES OF SECURITIES

1) Stocks
2) Bonds
3) Mutual Funds
4) ETF's
5) Derivatives
6) Hedge funds

IV. INVESTMENT PATTERN OBSERVED BY CONSUMERS IN THE SECURITIES MARKET

After the Brief overview of the Securities market, we shall now observe how Indian citizens have taken advantage of the investment market. If we take the statistics of Investment in India versus investment in USA, we realise that only 5% of Indian population invest in markets whereas in the USA, 50% of the citizens invest.

This is simple logic of understanding that how vast is the awareness created in the USA market and lack of awareness in the Indian Market. As we understood earlier that the better the investment pattern the better is the economy. The more the demand, the more the supply and the more the growth the county shall observe.

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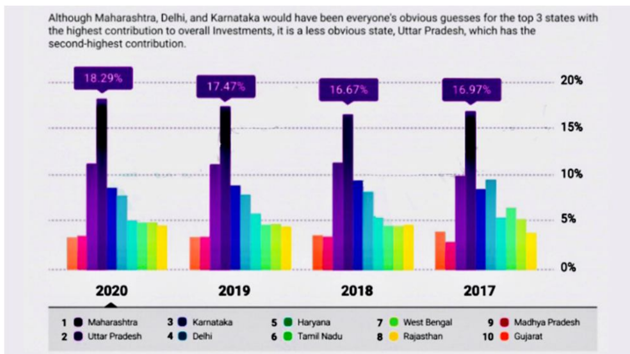
A. Stock Market

As per the Analysts, we can see in the above image that India becomes the 7th largest stock market as India at $2.7 trillion is eyeing on better recovery in domestic demands amidst the COVID-19 crunch and the governments are making way to revive the fallen economy. Also India is aiming at 11.5% growth in FY 22.

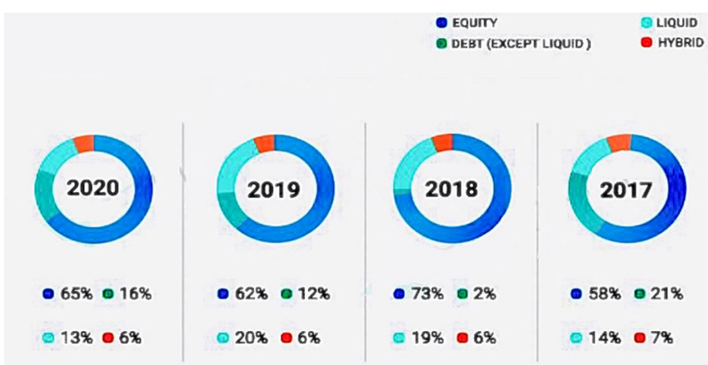
B. The States



The picture shown above shows the statics of investment contributions by the states of the country in the last 4 years. With this we understand that Uttar Pradesh is the highest contributor which signifies that investors are in majority in Uttar Pradesh and the rest of the states are follow by in the same manner. As per studies, in Dec 2020 The Lucknow Municipal Corporation listed on the BSE and raised ₹200 crore for the state. Lucknow became the 9th city in the country to raise capital at this amount via municipal corporation. These bonds issued at 8.5% for 10 years and the actual cost was at 7.25% .

The Uttar Pradesh government spread awareness to the MSME's to invest in stock market to raise good amount of capital and grow their businesses. The listing of the municipal bond marked a new development era wherein this ₹200 crore remark made a new way towards self-reliance . Until FY2020 a total of ₹3,600 crore was raised by the use of such bonds

C. Allocation of Capital



From the above image we can infer that over the years from 2017-2020 there has been changes as to how investors allocate their funds based on their portfolios. Even till date, the equity investment holds the majority part of the allocation which is followed by the liquid, debt and the hybrid funds. This allocation is for mutual fund investments where the entire country is analysed and interpreted. Mutual funds have this advantage of investing as per diversification into multiple securities. Investing in different companies helpes in mitigating risk factor even if the market goes down. Mutual funds are aimed as long term investment usually in the Indian market where investors aim to have family oriented goals to achieve with the gain amounts.
The mutual fund industry stood at ₹31,42,764 crores as per March 2021 and the industry crossed its ₹30 trillion mark. The total number of accounts (folios) stood at reaping 9.79 crores while the folios in equity, hybrid schemes stood at 8.18 crore.
We shall now understand that what holds back the Indians to invest in the market?

D. Lack of Money/Capital

It's a belief in India that investing in market requires huge capital requirements but the fact is that you can also invest with small amounts.

E. Investment Illiteracy

Little or no knowledge about the market doesn't attract investor.

F. Old methods

Indians are of the belief of using safer means to invest like in fixed deposits or precious metals etc. where in they assure returns and no loss of capital invested. The risk taking attitude lacks in citizens which is why FD's are an option even if stock market gives in more of returns

G. Past Incidents

If one has experienced losses in the past because of investing in wrong stocks, this creates fears instead of them realising their mistake and rectifying it.
To clarify the above myths of the market, investing isn't complicated and is easier than before due to the advance technology. Consumers can easily trade with the entire amount they wish to invest or they can also use systematic investment plan wherein they can invest small amounts at equal intervals. The market has also made it easy to add or remove money as per wished at any time from any part of the world. Taking positive advantage of the volatility of market and understanding concepts of investment than myths can easily gain you money. Creating smart portfolios can also help investor gain wealth. Investing early is also considered as a boon in the long run which changes the chance of financial success of an individual. As per experts, in pandemic, one must also maintain cash emergency reserves.

V. INVESTMENT IN BANKING INDUSTRY

Is the Banking Industry a good choice and value for money?
Let us now understand the second sector of the study which is the banking industry. Investing in the banking sector is another form of investment than investing in securities. Banking is a good choice for all the value investors. In this bank pays dividends to the divided holder which is the demonstration of great history to provide profits to investors. These value investors are drawn towards the bank stock.
Value investment is a type of theory which is used by investors to let them choose stocks which are traded at a less value than the book value. These stocks chosen are undervalued by market. They buy a large number of stocks at the same time and sell it away when the performance falls or becomes a weak economic condition. This happens when all others are aiming at high price stocks and they tend to sell the stocks instead and this appeals investors to buy at discounted rates. And value investors focus on long term goals than short term. Now we shall understand the perspective of both short term and long term investing in the banking sectors. As per on of the legends of investment Benjamin Graham's, they quote that "short-term investing is like voting machine but long term investing is weighing matching" which means investing short term in banking sector is like investing out of emotions and opinions and investing for long term is investing into the actual performance as per the market.
The banking system is a very sensitive and vulnerable sector. The banks provide financial support to the consumers which include retail banking, insurance services, investment services etc.
This sector has the greatest impact on the countries economy. Any countries strong financial stability comes from a strong banking system.

VI. SERVICES PROVIDED BY THE COMMERCIAL BANK TO THE INVESTORS

India is known for its myths and superstitions, there are very reasonable myths too. One such is that banks have our money safe and the fear of loss of money is much lesser. Traditionally even today, majority of Indian if want to invest, they invest in banking services like Fixed Deposits, savings bank accounts, post office deposits, life insurance deposits, provident funds, mutual funds etc. The advantage of banks is that yes they prove to be much safer than the stock market but the major thing is that banks never really provide with as much as returns as the stocks do. For example, if banks provide 7.5% interest return on the fixed deposits but same money if invested in investment market, they'd provide with as much as 14-16% returns over time.

We shall now understand the services in detail:-

1) *Savings Account:* These can be seen as short term investment plans. They are the primary tool investors use. Savings bank account provide interest on your contributions and this can be typically in monthly intervals. One must compare banks and their policies and bank rates to invest in the best return bank. Generally banks in India provide with rates ranging from 2.5- 7.2% interests.
2) *Fixed Deposits:* In this the investors are provided with better rates of interest than regular savings account. They are too low risk financial instruments the returns on fixed deposits in India are up to 6.50% and can go up to maximum of 6.75%. It's a good option for long term and also has good higher rates for senior citizens.
3) *Life Insurance:* Banks provide with variety of life insurance cover schemes for various categories of investors. These schemes are introduced by the government of the country and banks become an intermediate. Health care being expensive, the schemes are very affordable and reasonable .
4) *Provident Fund:* These are long term schemes with long term maturity that it 15 years with instalments starting with as minimum as ₹100 and max of ₹60,000 at 7-8% interests. It is popular schemes since its government managed and returns are guaranteed. It's also good tax benefits under EEE category. The amount invested can only be withdrew after the maturity of 15 years.

a) *Statistics*

Financial Assets of the Indian Households (2012-19) (in Rs Crore & at approx current prices)

Year	Bank Deposits	Non-Banking Deposits	Life Insurance Funds	Provident & Pension Funds	Shares & Debentures
2012-13	575,080	27,911	179,949	156,479	17,027
2013-14	639,304	22,816	204,469	177,841	18,930
2014-15	579,272	28,915	299,322	190,883	20,364
2015-16	622,364	18,082	264,177	290,729	28,356
2016-17	938,574	34,856	354,321	325,539	174,466
2017-18	510,174	16,538	343,959	369,445	177,324
2018-19	744,156	34,086	258,529	396,348	77,789

* Life Insurance Fund includes Central or State Governments employees' insurance funds and postal insurance funds.
* Shares and Debentures include investment in shares and debentures of credit / non-credit societies, public sector bonds and mutual funds (other than Specified Undertaking of the UTI).

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b) *Interpretation:* From the above table of secondary data, we can see that how Indian households invest in schemes and services provided by the banks. 7 years of data has shown that bank deposits have drastically increased followed by non banking deposits which have doubled from FY 17-18 to FY 18-19. The life insurance seeing the current situation has also doubled in the last 7 years. With proper awareness of the importance of life insurance and life covers has showed positive growth. Provident funds have also doubled and investment in shares and debentures have increased more than 4.5 times. Over the years, investors have increased and showing positive investments towards the services of the market.

Structure of Average Bank Interest & Lending Rates (in %)

Financial Year	Savings Rate	Deposit Rates for			Lending Rates (Loan Rates)	MCLR (1 year)
		1 - 3 Years	3 - 5 Years	> 5 Years		
2012-13	4%	8.75 to 9 %	8.75 to 9 %	8.5 to 9%	9.7 to 10.25 %	-
2013-14	4%	8.75 to 9.25%	8.75 to 9.1%	8.5 to 9.1%	10 to 10.25 %	-
2014-15	4%	8.5 to 8.75%	8.5 to 8.75%	8.25 to 8.5%	10 to 10.25 %	-
2015-16	4%	7.25 to 7.5%	7 to 7.5%	7 to 7.3%	9.3 to 9.7%	-
2016-17	4%	6.75 to 7%	6.5 to 6.9%	6.5 to 6.75%	7.75 to 8.20%	8 to 8.5%
2017-18	3.50-4.00	6.4 to 6.75%	6.25 to 6.7%	6.25 to 6.75%	7.8 to 7.95%	8.15 to 8.3%
2018-19	3.50-4.00	6.25 to 7.25%	6.25 to 7.25%	6.25 to 7.25%	8.05 to 8.55%	8.45 to 8.8%
2019-20	3.00-3.50	5 to 6.2%	5.7 to 6.4%	5.7 to 6.4%	7.45 to 7.9%	7.75 to 8.2%
2020-21	2.70-3.00	5 to 5.35%	5.25 to 5.35%	5.25 to 5.5%	6.65 to 7.15%	7 to 7.6%

- 2020-21 Data as on 5th Sep 2020
- Deposit & Lending rates are for Five Major Banks
- Base Rate System effective from July 1, 2010 was replaced by the MCLR System effective from April 1, 2016. MCLR will be replaced by External Bechmarks Rate from Oct 2019

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The above table acquired by secondary data shows all the rates of interest over the years provided by bank for the services provided which helps investors compare and invest systematically to increase their incomes from their invested amount. The rates have decreased over time form the past 7 years data. With drastic falls in deposits rates and minimal fall in leading rates, MCR and savings.

VII. RESEARCH DESIGN

A. *Type of Research*

The type of research used for data collection is Descriptive and Analytical Research. In this Research the researcher made the questionnaire and took respondents interview through market survey. In the study, both primary and secondary data has been taken use. The primary data was collected by questionnaire method and secondary data used was collected from magazines, newspapers, books, website. As per present day study , the researcher has used Convenience Sampling Method.

B. *Objective of the study*

1) To study the investment patterns of the citizens of India.
2) To study the various investment options provided by the system to the citizens.
3) To analyse the investment decisions and changes with changes in the economic development of the country.
4) To identify awareness of the study topic.
5) To understand attitude of investors on profitability factors of investment.
6) To provide adequate information of the study to convince the citizens to invest smartly and explain to them the advantage of the process.
7) To understand the behaviour pattern of citizens of Indian in the investment market.

8) To understand the lack of awareness about Investment market in the citizens of India.
9) To study the volatility of the Indian Investment market.
10) To reach to customers to invest in Indian Market.
11) To understand the options, ways to invest, costing system, procedures and benefits of the Investment Market.

VIII. ANALYSIS & INTERPRETATION

Investment planning Questionnaire
Is investment better than saving?

1) Personal information
a) Name
b) Age

2) Your Job
a) What is your occupation?
b) What is your monthly salary?
c) What is your Annual Salary?

3) How long are you looking to invest your money for?
a) 0-5 years
b) 5+ years
c) Upto 10 years : I have enough money for short term emergencies
d) Open term: I always need access to money

4) How much money are you approximately looking to invest?
a) Less than 10 lakhs
b) 10-30 lakhs
c) 30-50 lakhs
d) 50 lakhs and above

5) I would enjoy exploring investment opportunities for my money?
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

6) I would go for the best possible return even if there were risk involved?
a) Always
b) Usually
c) Sometimes
d) Rarely
e) Never

7) How would you describe your typical attitude when making important financial decisions?
a) Very adventurous
b) Fairly adventurous
c) Average
d) Fairly cautious
e) Very cautious

8) What amount of risk do you feel you have taken with your past financial decisions?
a) Very large
b) Large
c) Medium
d) Small
e) Very small

9) To reach my financial goal I prefer an investment which is safe and grows slowly but steadily even if it means lower growth overall?
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

10) When I consider investment that have elements of risk, I feel quite anxious.
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

11) Imagine 6 months after making investments the financial market starts to perform badly. In line with this, you own investment that goes down by a significant amount. What would your reaction be?
a) Transfer money to more secure investment to reduce risk and further losses
b) Monitor the investment and wait to see if it improves
c) Invest more funds to take advantage of lower prices expecting future growth.

12) I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this?
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

13) If you had money to invest, how much would you be willing to place an investment with possible high returns but similar chance of losing some of your money?
a) All of it
b) More than half
c) Half
d) Less than half
e) Very little , if any

14) How do you think that a friend who knows you well would describe your attitude to taking financial decisions?
a) Daring
b) Sometimes daring
c) Thoughtful risk taker
d) Careful
e) Very cautious and risk averse

15) If you had picked an investment with potential for large gains but also the risk of loosing, how would you feel?
a) Panicked and very uncomfortable
b) Quite uneasy
c) A little concerned
d) Accepting the possible highs and lows
e) Excited by potential gain

16) Imagine you have some money to invest and a choice of two investment products, which option would you choose?
a) A product with low average annual return but almost no risk of loss of initial investment
b) A product with higher average annual returns but some risk of losing part of the initial investment.
c) Mixture of the two products

17) I would prefer small certain gains to large uncertain ones?
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

18) When considering a major financial decision which statement best describes the way you think about the possible gains or possible losses?
a) I'm exited about the possible gains
b) I'm optimistic about the possible gains
c) I think about both possible gains and losses
d) I worry about the possible losses

19) I want my investment money to be safe even if it means low returns
a) I Strongly agree with this statement
b) I tend to agree with this statement
c) In between
d) I tend to disagree with this statement
e) I strongly disagree with this statement

IX. SUMMARY OF FINDINGS

1) As of 100%, majority were the male with 56% and the minority were female with 44%. This shows that the male are more interested in investing than women.
2) As of 100%, majority of the respondents were between the age of 20-30 with 42% and the minority were above 50 with 5%. This shows that younger people are more interested in investing with respect to their perception regarding investing.
3) As of 100%, majority of the respondents are businessmen with 49% and corporate category with 36%, Entrepreneurs with 15%. This shows that businessmen frequently invest than any other category of respondents.
4) As of 100% majority of the respondents have a monthly income above 1,00,000 with 56%, respondents have a monthly income of 20,000-50,000 with 15%, respondents have a monthly income of 50,000-1,00,000 with 29%. This shows that respondents with a monthly income above 1,00,000 frequently invest.
5) As of 100% majority of the respondents have an annual income above 20,00,000 with 40%, respondents with an annual income of 0-10,00,000 with 22%, respondents with an annual income of 10,00,000-20,00,000 with 38%.This shows that the respondents with an annual income above 20,00,000 invest frequently.
6) The respondents invest up to 10 years with 32% and minority respondents invest for 0-5 years, 26% of the respondents invest for 5+ years and 22% of the respondents invest as open term. This
    - o shows that the respondents frequently invest up to 10 years.

7) The respondents want to invest 10,00,000-30,00,000 with 44%, minority of the respondents want to invest above 50,00,000 with 13%, 25% respondents want to invest less than 10,00,000 and 18% of the respondents want to invest 30,00,000-50,00,000. This shows that the respondents frequently invest 10,00,000-30,00,000.
8) The respondents strongly agree with the statement with 69%, 21% of respondents tend to agree with the statement, 07% of the respondents are in between; neither agree nor disagree, 03% of the respondents tend to disagree, This shows that respondents would enjoy exploring investment opportunities with their money.
9) The respondents sometimes go for the possible return with 28%, 23% of them always got for it, 14% of them usually go for it, 21% of them rarely go for the possible return and lastly 14% of them never want to go it.
10) The respondents are fairly cautious with their attitude with 28%, 14% of them are very adventurous with their attitude, 07% of them are fairly adventurous with their attitude, 25% of them are average with attitude and 26% of them are very cautious with their attitude while making financial decisions.
11) The respondents take small amount of risk with 49%, 07% of them take very large amount of risk, 05% of them take large amount risk, 14% of them take medium amount of risk and 25% of them take very small amount of risk.
12) The respondents are in between with 35%, 25% of them strongly agree with slow growth, 17% of them tend to agree with slow growth, 15% of them tend to disagree with slow growth and 08% of them strongly disagree with slow growth.
13) The respondents are in between that they feel anxious with 37%, 14% of them strongly agree that they feel anxious, 22% of them tend to agree that they feel anxious, 19% of them tend to disagree that they feel anxious and lastly 08% of them strongly disagree that
they feel anxious while investing.
14) The respondents would invest more funds to take advantage of the lower price, expecting future growth with 44%, 43% of them would transfer their money to more secure investment product to reduce risk of further losses, 13% of them would monitor the investment and wait to see if it improves.
15) The respondents tend to disagree to take risk with 39%, 18% of them strongly agree to take risk, 15% of them tend to agree to take risk, 14% of them are in between to take risk and 14% of them strongly disagree to take risk even if they had to bear losses.
16) The respondents would invest half of their money with 35%, 14% of them would invest all of their money, 12% of them would invest more than half of their money, 28% of them would invest less than half of their amount and 11% of them would invest very little amount of their money.
17) The respondents think their friends would say they are daring sometimes with 38%, 28% of them think their friends would say they are daring, 25% of them think they would say that they are a thoughtful risk taker, 08% of them think they would say they are careful, 01% of them thinks that they would say they are very cautious.
18) The respondents felt a little concerned while investing with fear of losing all money with 38%, 17% of them felt panicked and very uncomfortable while investing, 19% of them felt quite uneasy while investing, 21% of them felt like accepting of the possible high and lows, 05% of them felt excited by the potential for gain.
19) The respondents choose to invest on a mixture of the two products with 51%, 29% of them choose to invest on a product with a low average annual return but almost no risk of loss of the initial investment, 20% of them choose to invest on a product with higher average annual return but some risk of losing part of the initial investment.
20) Majority of the tend to agree to have small certain gains to large uncertain ones with 29%, 13% of them strongly agree to have small certain gains, 26% of them are in between to have small certain gains to large uncertain ones, 22% of them tend to disagree to have small certain gains, 10% of them strongly disagree to have small certain gains to large uncertain ones.
21) The respondents think about both the possible gains and losses with 43%, 10% of them are excited about the possible gains, 17% of them are optimistic about possible gains, 25% of them are conscious of the possible losses and 05% of them are worried about the possible losses.
22) The respondents strongly agree to get low returns safe investments with 47%, 28% of them tend to agree to get low return safe investments, 14% of them are in between to get low returns safe investments, 08% of them tend to disagree to get low returns safe investments, 03% of them strongly disagree to get low returns safe investments.

X. RECOMMENDATION

1) The financial institutions should be more active in spreading awareness about the development schemes and securities to the local customers on regular basis with adequate updates .

2) The investors should understand the importance of investment in today's scenario where their decisions shouldn't be reliable on brokers but they should be self reliant in understanding the markets.
3) Since the investors are expecting better services, the financial institutions and stock market should provide with better facilities and Infrastructure.
4) Advertising is the key to success in today's scenario. With the global pandemic hit, advertising over social media and using the social media to reach the hardest of the areas is necessary.
5) The government must provide with virtual drives through social media to explain what the government is providing and how citizens can benefit.
6) Indians must understand the need of the hour and start making changes from traditional thought to new and reliable thinking with broader visions.
7) Risk factor of the market must not hamper the investment and hence the banking sector can control risk factor via risk management to attract investors.
8) The securities market must come up with flexible and customizable securities pattern with proper regulations and add more intermediary services.
9) Using diversification of portfolios can increase huge scope in various sectors due to more capital indulgence and healthy development of stock market and securities.
10) Transparency and feedback from customers should be applied with immediate affect to sustain on the same page as the investors.
11) India should come up with Indian styled securities for better connect of the customers than following foreign styles.

XI. CONCLUSION

The main aim of the study was to understand Indian investment patterns in the securities and banking industry. With this project the researcher derived the conclusion that the investment patterns observed in the investors primarily depend on the countries economic stability and GDP factors which include the inflations or rate of employment, policies, taxation and other finances.

This study shows that how different financial instruments have their own pattern of risks and return factor. The study shows the readers the importance of investing with benefits to self and country economy and sufficient statics have proved that growth in the economy has resulted in better showing strengths to perform better in the near future. The market is a super volatile place. No one can exactly guess the situation of the market in the future. One thing is definitely definite that we cannot predict future but we can create it. The study explains that how one can take advantage of this volatility and move towards better developmental situations.

The study shows uniqueness of each financial service provided to increase the vastness in choices for the investors. The market has shown rapid growth over the years due to the securities market and banks have shown growth as per RBI norms of amalgamations of small banks into large banks and create fewer banks with better capital and effective sustainability.

Today we talk about saving money. This study proves the statement wrong as saving will never increase your money value, investing with right choices will do.

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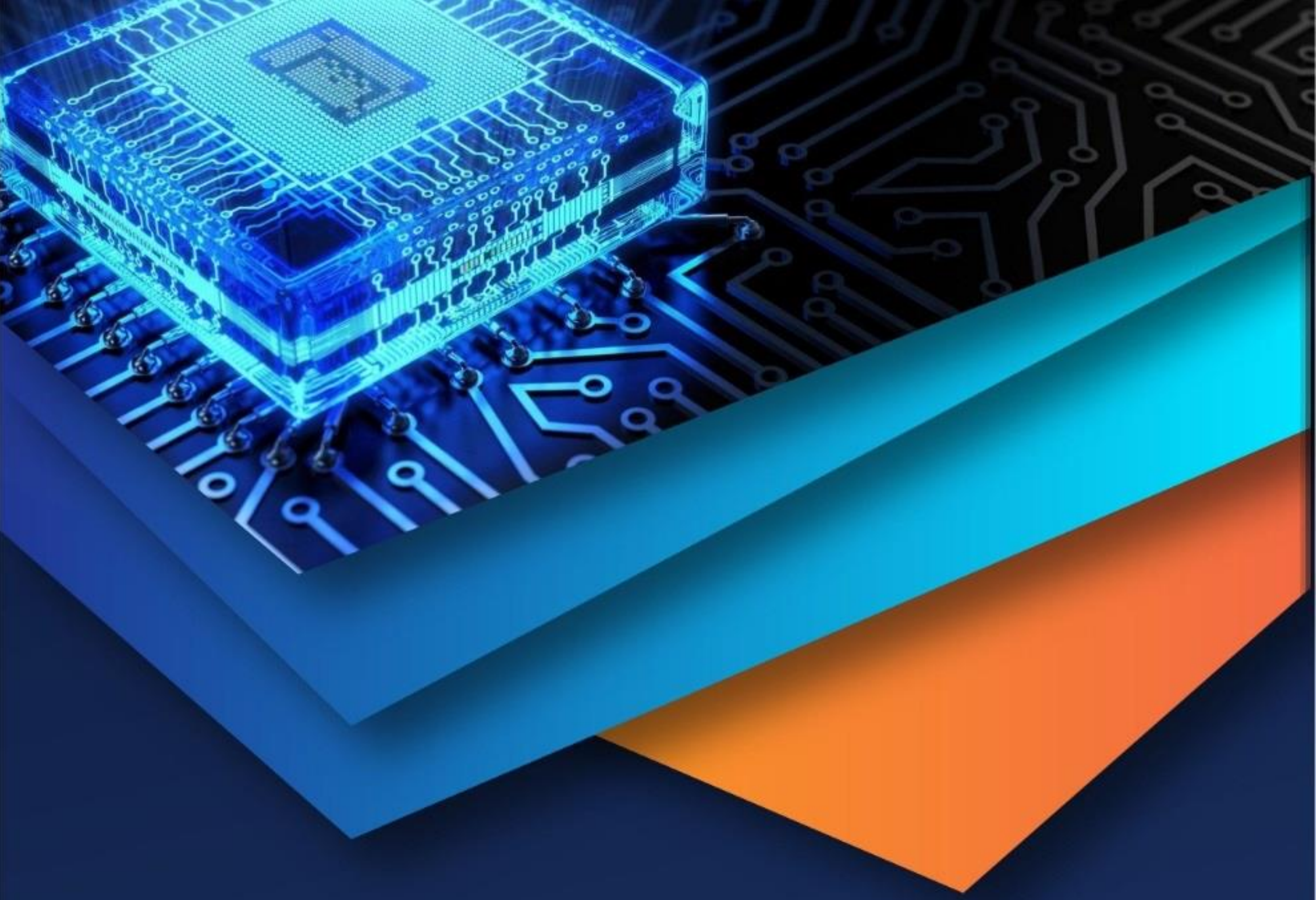

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