

A STUDY ON RETURN IN INVESTMENT WITH NAVI MUMBAI BANKS

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ABSTRACT

Investors Search many options for their more return. The risk and returns depends upon the validity of government and private approval. Investors required more return towards less risk. The available information relating to the investors' behavior towards investments returns and we tried that to search for more return on investment in small town. Banks provide major ways of return in investment. But then how much of aware about investments return through banks in small cities like Navi Mumbai city is a question. Thus, an attempt has been made in this study to find out the main objective of the investors returns in Navi Mumbai city towards making investments returns and to assess the investors' attitude towards the investment return particularly through banks. Bank such as State Bank of India, Bank of Maharashtra, Bank of Baroda, Parsik Bank, Central Bank of India, IDBI Bank etc. are the most commonly, Banker give preference to such banks. Most of the bank attract to customer for their investment schemes for high return for that investors. Now day's banks also give many options of investment ways which give high returns. Today bank do act as Mediator to make investment in Shares, Mutual funds and Gold. Many more investors tried that how more people involved in such high return on investment preferred with special reference to Navi Mumbai city.

Keywords : Investment, Returns, Respondents, Preference, Banks.

Introduction

Investment for Return is the activity, which is made with the objective of earning some sort of positive returns in the future. Return on Investment refers to putting money into Specific money plan with the expecting more return. It is commitment of funds to earning future returns and it includes sacrificing the long and short term investment for the future more return. Thus, every individual either he is a proprietors or individual person will make the investment with the purpose of getting high returns. According to study about different macro variables of Indian economy we can say that the more investment increasing return towards saving/ consumption means to consumption further consumption leads to the saving less consumption equal to investment. Directly, all these return come from investment, so investment is base for income and saving. While talking

about this investment return, the Indian National Income is growing rapidly and saving patterns of people are also changing but it is equally true that the return and saving ratio is increasing. Increase in investment leads to return and saving for investment.

Review of Literature

S. Umamaheshwari, M. Ashok Kumar (2014)

Awareness, environment level of exposure intensions, beliefs, and responsibilities are the factors responsible for deciding investment policies. Behavioral pattern helps in preparing various schemes for investments. Investment temperament of salaried strata based on investment awareness and expected rate of investment return.

N. Dharani , et. al. (2014) Investment attracts all people irrespective of their occupation, education and social status. Women also involve in investment activities. Women's below age of 30 are involve in

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investment activities. Women's with graduation are involve in more investment activities. women's with income of 50001 to 100000 are involve in investment activities.

Bhawana Bhardwaj, et. al. (2013) National output is increase for future by investment. Investment dependents upon awareness about investment opportunity, level of knowledge, evaluation of investment opportunities and selection of investment options. Research states that maximum respondents have selected as Bank deposits and Provident fund as Investment Avenue. Investors preferred stability in return of investment. S. Umambheswari,

Research Methodology

This is descriptive type of research design where the focus is maintaining on description of variables which needs high degree of scientific skill on the part of the researcher. The researcher has collected all-important information through primary & secondary data.

Sample Design –

- **Sample Method-** For the study random sampling method is used.
- **Sample Size –** For the study sample size taken is 100.
- **Data collection Tool –** A structured Questionnaire is used to collect data.
- **Research Design:** This Project is based on exploratory study as well as descriptive study.
- **Sampling Unit:** Sampling unit implies that who are the respondents from the Low salaried Groups / Investors .

OBJECTIVE OF THE STUDY

1. To Determinate Investment is for Safety .
2. To SIP System towards Investment returns.
3. To Analysis Bank different plans for High return.
4. To Focus on Objective / Purpose while making an investment.
5. To Priority of investors through different Scheme's .
6. To Respondents Opinions on Bank deposit is safer than any other investment.
7. To Fixing Preference of Different type of Bank investment.

8. To Respondents point of view towards Satisfaction level for returns.

• Data Collection.

1. Investment is for Returns.

	No. & Percentage of Respondents
1. Strong Agree	20
2. Agree	43
3. Sometime agree	35
4. Disagree	2

2. SIP is required for investment return.

	No. & Percentage of Respondents
1.Strongly Agree	16
2.Agree	52
3.Sometime agree	26
4.Disagree	6

3. Do you prefer investment for different plans.

	No. & Percentage of Respondents
1. yes	80
2. No	20

4. Objective / Purpose while making an investment.

	No. & Percentage of Respondents
1. High return	44
2. Safety	30
3.Regular Income	15
4.Tax return	6
5.Other	5

5. Preference for investment.

	No. & Percentage of Respondents
1. Bank Deposit	48

2.Provident Fund	5
3.Postal Saving	3
4.Insurance	7
5.Shares	7
6.Fixed Asset	2
7.Gold	9
8.Gold Bonds	0
9.Mediclaim	8
10.Chit Fund	0
11.Mutual Fund	11

6. Bank deposit is safer than any other investment.

	No. & Percentage of Respondents
1.Yes	88
2.NO	12

7. Respondents Preference Bank investment.

	No. & Percentage of Respondents
1. Public Bank	58
2.Private Bank	31
3. Co Operative Bank	11

8. Are you satisfied with the Bank returns?

	No. & Percentage of Respondents
1. Very Satisfied	16
2. Satisfied	64
3. Not Satisfied	20

Results (Findings)

1. Most of Lower income groups invested in Bank For returns.

2. Respondents demand for SIP for high return.
3. While Most of the Bank depositors have different Plans.
4. Most of respondent didn't aware about the High returns while others have different plans.
5. Respondents Point of view first Priority for Bank deposits while second priority for different plans.
6. Respondents focus of Bank deposit is more safe than any other investment
7. Respondents give preference to Public Bank.
8. Respondents are satisfied with Bank Return.

Conclusion

After doing the analysis, it was found that majority of the respondents were aware about the Bank investment return. Few of the major finding according to this study are:

- There are still a lot of people didn't aware about the Bank further return plans
- There is a lots of scope for investment in Banking Sectors
- Due to different plans, Bank should involve in customer awareness about the different plans for high return.
- The respondents it seems that those want increase the (return) income through Banks; they take part on Banking Investment.

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