

**Delhi School of Management**  
**Delhi Technological University, Delhi**  
(Formerly Known as Delhi College of Engineering)

**CERTIFICATE**

This is to certify that **Mr. Prateek Jain**, Roll No. **2K11/MBA/35**, a student of Delhi School of Management, DTU has developed a project titled “**Analysing Investment For Investors Based on their preferences and risk profile**” under the guidance of **Dr Archana Singh** and has submitted a satisfactory report of the project as a partial fulfilment of the requirement for the MBA program. This work has not been submitted in part or full to this or any other university as part of project work to the best of our knowledge.

We wish him success in the future.

Date: .....

Signature: .....

Dr. Archana Singh  
Assistant Professor

**DECLARATION**

**I HEREBY DECLARE THAT I HAVE COMPLETED THIS PROJECT ON  
“Analysing Investment For Investors Based on their preferences and risk profile”**

**IN THE ACADEMIC YEAR 2012-13. THIS INFORMATION IS TRUE AND  
ORIGINAL TO THE BEST OF MY KNOWELEDGE.**

**Date:**

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***PRATEEK JAIN***

## EXECUTIVE SUMMARY

India is one of the fastest growing economies in the world. Over the last decade, both government and private industry have endeavored to bring about an environment conducive to growth. This is increasingly reflected in better earnings and higher disposable incomes for the working population, particularly the middle class.

A wide range of better – regulated investment options have made its way into the financial marketplace over the last decade. However, the sheer complexity of these options – in terms of inherent risks, benefits and objectives – has got the average investor more confused than ever.

This report has analyzed the major investment products available to an Indian Investor, like Mutual funds, Equity, Debt Instruments, , and real estate. Today`s investor has a variety of options to choose from while making his/her investment decision. Keeping pace with the changing times and under the liberalized financial sector regime, the financial institutions are also decorated with innovative instruments to meet the growing demand of modern investors. But this innovative and diversified financial system could not lost the appeal of traditional means of investment. Through this study, an analysis has been made into preferred investment avenues of the household. The study reveals that insurance products still remains the most preferred investment avenues of the households. The results also highlight that certain factors like education level, awareness about the financial system, age of invertors etc make significant impact while deciding on the avenues for investment.

Further, it is observed that the level of income also influences the investment decisions . Higher income group shows relatively high preference towards investment in share market, conversely lower and average income group shows keen preference towards insurance and banks as the most preferred investment avenues.

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