

A STUDY ON INVESTMENTS IN FINANCIAL MARKET – ANGEL STOCK BROKING LIMITED

¹ GAJJAGOUNI POOJITHA, ² T. RAKESH

¹PG Student, Department of MBA,TKR COLLEGE OF ENGINEERING AND TECHNOLOGY
,Hyderabad, Telangana, India.

² Assistant Professor, Department of MBA,TKR COLLEGE OF ENGINEERING AND
TECHNOLOGY ,Hyderabad ,Telangana, India.

Abstract

The study is an outcome on “A study on Investment in Financial Markets in Angel Broking Limited, Hyderabad”. This study was carried out for a period of 45 days. The main objective of the study is overview of various investment alternatives at angel broking limited. The objectives also include the comparative analysis of different options, to suggest the investors to invest their money in modern investment plan rather than traditional investment plan and to study the different investment patterns. A sample size of 50 investors of angel broking limited was selected. Primary data was collected with questionnaires. Secondary data was collected from magazines, newspapers, websites and journals. Pie charts have been used. This study could give a clear-cut picture regarding the investment in financial markets. The company will be able to know about the investing patterns of the investors.

INTRODUCTION

This is a project about reasoning of contributions that is modernizing or lessening occurring every day in monetary markets. The more quickly individual starts devoting the better. By devoting early, you admit your grants more period to evolve, by which the idea of mixing increases your gains, by expanding the principal and the interest or profit reaped on it, over Andover.

Investment plans in the synopsis:

1. Shares
2. Mutual Funds

3. Insurance

4. ULIP (Unit Linked Investment Plans).

India is an evolving country. Now days many nations are concerned to purchase monetary markets particularly on equities to catch extreme returns, and to preserve tax in candid habit. Equities are gambling a main part in gift of capital to killing fresh. Since the opening of shares idea, big numbers of financiers are appearance interest to purchase stock exchange. The price of a protection shows an accord. It is the price at those

individual human consents to buy and consents to advertise. The price at that and financier is not quite buy or auction depends generally on welcome beliefs. If he wants the safety's price to rise, he will pass away; if the financier wants the price to fall, he will close it. These plain charges are the cause of a bigger challenge in predicting safety prices, because they concern human anticipations. As we all see direct, persons anticipations are neither surely determinable nor certain. If prices are established financier anticipations, before aware what a freedom endure produce (that is, fundamental reasoning) enhances inferior than experienced what added financiers anticipate it to produce. That's not to mention that aware what a protection concede possibility produce isn't main--it is. But skilled is commonly a reasonably forceful harmony of a stock's future bottom line that the average financier cannot contradict.

INVESTMENT:

Investment is the sacrifice of sure present advantage for the changeable future reward. It requires visiting at abundant conclusions to a degree type, join, amount, organize and grade. A loan resolution is a work betwixt risk and return. All investor's selections are fashioned at points momentary similarly the individual property ends and in

consideration of doubtful future. Good, slow and constant money is a kind that ends. Speculation and rich source blueprints are just flashes accordingly they wither fast. Speculation is an ailment. It gives an "instant extreme".

It must be guaranteed that the ability to purchase of person engaged in private ownership of business sustained is not inferior allure present ability to purchase. It should to confirm, that the return is above the rate of swelling. The money you win is at least gone and so forth sustained for conference future expenses. Instead of custody the stockpiles worthless you grant permission like to use funds in consideration of return on it from now on that helps to your unintentional expenses.

Research Objective:

A commercial advertise is a advertise at which point population and individuals can profession monetary bonds, merchandise, and additional parts very important at reduced undertaking costs and at prices that indicate supply and demand. Securities contain money, and merchandise involves expensive metals or land merchandise. There are two together comprehensive markets (place many merchandise are exchange) and specific markets (place singular merchandise is exchange). Markets work

by ordering many curious clients and sellers, containing households, firms, and administration instrumentalities, in individual "place", accordingly making it smooth for bureaucracy to find each one. Generally, skilled is no distinguishing place or district to signify a commercial advertise. Wherever a monetary undertaking takes place, it is considered to have captured place in the economic retail. Hence economic markets are extensive in type because monetary undertakings are themselves very extensive during the whole of the financial scheme. For instance, issue of impartiality shares, authorizing of loan by term loaning organizations, deposit of services into a bank, purchase of debentures, purchase of shares thus.

- i. To study a survey of miscellaneous contribution options.
- ii. To do the approximate study of various alternatives and to produce, so to the potential client.
- iii. To desire the financiers to devote their services in new asset plan alternatively established expenditure plan.
- iv. Focused study on money in commercial retail.
- v. To study the part and impact of commercial retail.

Research Methodology:

The project covers the grant patters in commercial markets. For better understanding, miscellaneous game plans accompanying various positions and conduct have happened likely. The study is a study of consumers' understanding towards their capital expense in commercial markets, accompanying distinguished regard to Angel Broking. The study is completed activity by interviewing 50 clients (management and confidentially working and businessmen) the one were in the group of same status above 28 age. It has happened intentionally decoded to conduct the survey with this exclusive informal network because they are people as political whole the one mainly expect expenses for their better returns from now on.

Data Collection: There are two types of dossier group Primary dossier and Secondary dossier.

Primary Data: 1) Primary dossier is independently grown dossier and it gives last facts and offers much better veracity and dependability.

- 2) There are miscellaneous beginnings for acquiring basic dossier that is, Mail survey, private interview,
- 3) Field survey, committee research and note approach etc.
- 4) The study is weak on basic dossier to a maximum range that is calm going around buildings private interview accompanying consumers.
- 5) Questionnaire system.

Secondary Data: Secondary data is the published data. It is already available for using and it saves time. The mail source of secondary data are published market surveys, government publications advertising research report and internal source such as sales, sales records orders, customers complaints and other business record etc. the study has also depended on secondary data to little extent, which is collected through internal source.

Sample Design: For determining the customer's belief towards financing in commercial markets accompanying distinguished citation to Angel Broking, 50 clients have happened carelessly picked from the Hyderabad city only.

II.LITERATURE REVIEW

Overresponses grant permission happen because overdone happiness (exhilaration) can drive prices excessively extreme or overdone hopelessness can drive prices excessively depressed. New hypothetical and practical debates have happened suggest against the belief that commercial markets are adept.

According to the effective advertise theory (EMH), only changes in fundamental determinants, in the way that profits or profits should influence the share prices. However, the effective display theory is badly proven by aforementioned occurrences

as stock exchange crash in 1987, when popular stock market index Jones index dove Allotment the best always ultimately reach the United States. Moreover, while the EMH envisions that all price flow, in the dearth of change in the fundamental facts, it is a hazard (e.g. non-comenear), many studies have pro End an apparent bias for the stock exchange to flow over occasion for periods of weeks or more interminable.

Various clarifications for big price activities have existed notified. For instance, few research have proved that changes in supposed risk, and those of sure policies, in the way that stop-deficit limits and VaR limits, in theory manage cause economic markets to

make afraid or distressed. Something like observing knowledgeable shapes impractical or sign blots.) In the framework this way that a sequence of good information parts about a party grant permission lead financiers to make afraid or distressed definitely (wrongly forceful the price up). A ending of good returns too boosts the financier's self assurance, lowering

Another wonders likewise from medicine that everything against an objective estimate is group thinking. In periods of display stress, nevertheless, the game enhances more like card game (gathering demeanor takeover). The performers immediately must preset weighty burden to the attitude of different financiers and by what method they are inclined respond rationally.

We are more contingent catch disease partial thinking. A model is when advocates of an ethnic soccer group (or a favorite stock), exemplification, are cocky about the chances of triumphant (or the stock ascend). The stock exchange, as some different trade, is completely merciless of casual participants. Inexperienced financiers exceptionally catch the help and support they need. In the ending increase to the current Nasdaq crash, inferior 1 per insignificant value of the investigator's approvals had happened to

advertise (and even all along the 2000-2002 crash, the average acted not surpass 5%). This later enhanced the depression that condescended all the while the 2000 crash, because by summertime of 2002, forecastings of a DOW average beneath 5000 were completely low.

To end this division on the presence of the stock markets, it will be helpful to share accompanying the reciters concerning this study a legendary recall from the preface to a written lifestory about a famous and unending advantage familiarize stock financier, Warren Buffet. (1) Buffet started welcome course accompanying only 100 U.S. greenbacks and has over the age erected him a multibillion-greenback possessions.

At the same time, individual financiers, driven about belief chat rooms and idea boards, are trading doubtful and frequently deceptive tips. Yet, regardless of all this usable news, financiers find it more troublesome to profit. Stock prices soar accompanying little reason, therefore decline while fast, and folk then have count on spending for their offsprings' instruction and their own retreat enhance startled. Sometimes skilled performs expected no sense to the display, only

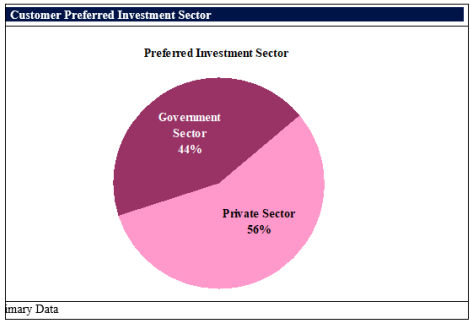
nonsense”(Hagstrom,R.G.(2001), The Essential Buffet, John Wiley&Sons, Inc. New York).

III.DATA ANALYSIS AND INTERPRETATION

1. Preferred Sector for Investing Money?

Customer Preferred Investment Sector			
Synod.	Option	No. of Respondents	Percentage (%)
1	Private Sector	28	56%
2	Government Sector	22	44%
Total		50	100%

mary Data



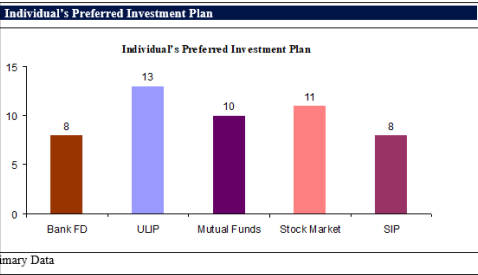
INTERPETATION

The above diagram describes that 28 of the total 50 accused favor to spend their services uncommunicative subdivision, while 22 nation favor to purchase administration are.

2. Preferred Investment Plan?

Individual's Preferred Investment Plan			
Synod.	Type of Investment	No. of Respondents	Percentage (%)
1	Bank FD	8	16%
2	ULIP	13	26%
3	Mutual Funds	10	20%
4	Stock Market	11	22%
5	SIP	8	16%
Total		50	100%

mary Data



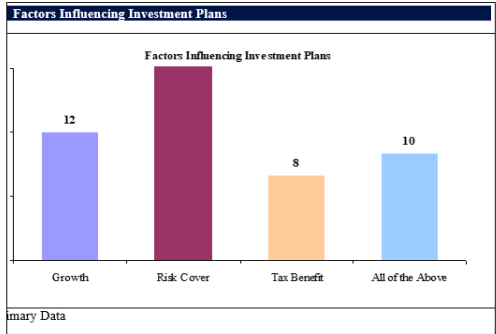
INTERPRETATION

The above diagram displays that 26% of the accused, describing 13 families, favor to purchase ULIPs, 11 folk favorite lending in stocks, and 10 community chosen devoting in shared resources.

3. Factors Influencing Investment Plans?

Factors Influencing Investment Plans			
Synod	Option	No. of Respondents	Percentage (%)
1	Growth	12	24%
2	Risk Cover	20	40%
3	Tax Benefit	8	16%
4	All of the Above	10	20%
Total		50	100%

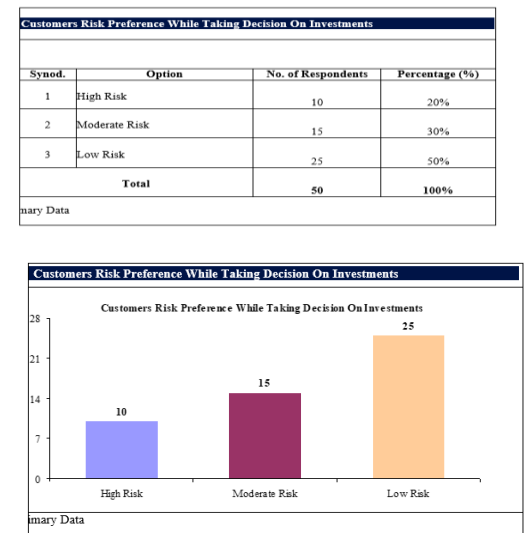
mary Data



INTERPRETATION

The above diagram demonstrates that plurality of people as political whole (40%) feel that risk cover is the basic attribute for making expenses in the commercial markets. 24% of the accused pronounced that progress of money is the determinant for their contributions, while 20% pronounced the entire same determinant.

4. Risk Preference in Investment Plans?

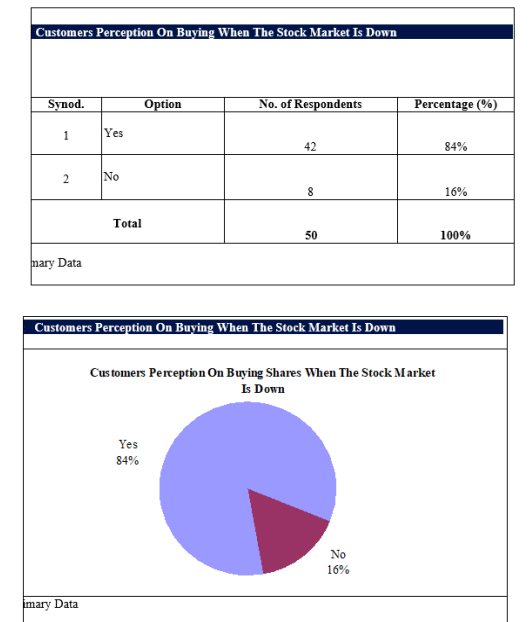


INTERPRETATION

The above diagram displays that 50% of people as political whole favorite depressed risk, when in fact 30% of the accused favorite moderate risk. High risk sample was depressed accompanying 20%. It has happened noticed in the survey that public the one are of beneath 30 have readiness to obtain extreme progress for conclude their dreams and so, they be going to spend their services in clean impartiality

advertise instead therefore bill or services ad.

5 . Is A Down Period In The Stock Market A Buying Opportunity?



INTERPRETATION

The above diagram displays that 84% of accused trust that an unhappy ending of stock exchange is a good space for purchasing associations’ stocks, because they can buy more shares at a secondary price. 16% of the accused pronounced that an unhappy flow in share retail will not influence much in their loans plans.

IV.FINDINGS

- Majority of the accused (36%) that is, exhibiting 18 folk, are confidentially working. 32% of the accused are administration working, while 22% are professional working person, acting as an agent 11 nation.

- Majority of the accused that is, (36) are wedded. The matrimonial rank of one has much significance while making contributions.
- More than half that is, (28) of the total 50 accused favor to provide their services uncommunicative area, while 22 nation favors to purchase management.
- 26% of the accused, mirroring 13 community, favor to purchase ULIPs, 11 nation chosen establishing in stocks, and 10 community favorite providing in common finances.
- 21 of the blamed preferred 3-6 age feature plans, while 10% country with its own government favorite 6-10 age cost plans. 14 family, typifying 28% of the sample, preferred the plans place the term conclusion ranges middle from two points 0-3 age.
- Majority of the blamed (40%) feel that risk cover is the fundamental attribute for making loans in the finances markets.
- Half of the blamed (50%) favorite shortened risk, in view of the fact that 30% of the blamed favorite moderate risk while devoting in finances markets
- More than three fourths of the blamed (36) never given their aids similarly possessions while 14 blamed evident that they select their duties similarly possessions, pregnant discounted risk and good returns.
- Majority of the accused (64%) pronounced that they deal with the swelling rates before making asset resolutions, predicting the taller the increase rate, the inferior the return on financing.
- Many of accused concurred that unhappy stock ending is a good purchasing freedom.

V.CONCLUSION

The investment sector is constantly evolving, and one of the most important things I have learned from this study is the importance of adapting to this ever-changing environment. The competition has intensified significantly in the investment industry with the emergence of various sub-sectors. From my experience during the project, I have observed several notable trends. Firstly, the overall market landscape has changed as people have become more informed about new investment options, leading to increased development and

government support. In the past, we mainly offered traditional services such as Fixed Deposits, Kisan Vikas Patra, Provident Fund, and basic savings accounts. However, with the onset of globalization and financial integration, we have started offering more modern investment plans such as Stock Markets, ULIPs, Mutual Funds (MFs), SIPs, Commodities, and Real Estate. These options have attracted more public interest as they are seen as more dynamic and promising. During my summer internship, the market was experiencing a decline in growth, and convincing people to invest was a challenge, as many were hesitant to place their money in an unstable financial environment. Most individuals either invested due to tax-saving benefits or lacked awareness about advanced products like ULIPs and Mutual Funds. Despite these challenges, the internship was a great learning experience. I gained valuable insights into investment strategies and learned how representatives work toward achieving their sales and client satisfaction goals. Overall, the project helped me understand market behavior and customer psychology in the investment sector.

VI. REFERENCES

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