



COMPARATIVE STUDY OF INVESTMENT METHODS IN JAMSHEDPUR:
TRADITIONAL VS MODERN METHODS

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ABSTRACT:

The act of putting money into something with the prospect of profit is known as investing. There are numerous methods to invest, and the ideal technique will depend on one's own objectives and risk tolerance. Investing in India has become more of a necessity than a way of life. The Indian economy is developing, and there are various chances for investment. Understanding individual investor activity could be immensely beneficial in understanding stock market anomalies and enabling regulators and researchers in responding to varying investor behaviour. Today, the investment range is truly broad. This paper looks into the current investment habits of the people of Jamshedpur. The study's main goal is to determine the risk-taking ability of the people of Jamshedpur and explore whether they seek long-term growth, high profits, or liquidity. The study shows that the investors are aware of all types of investment possibilities, including traditional, low risk, moderate risk, and high risk investments. Among all assets, bank savings and Public Provident Funds are seen as the safest and most desired, while equity investments are the most profitable in proportion.

KEYWORDS: Investor, Traditional Investment avenues, Modern Investment avenues, Portfolio.

INTRODUCTION:

Achieving your financial objectives and growing your money over time can both be done via investing. The act of investing involves putting money into something with the hope of receiving more money back in the future. When someone makes an investment (such as one in real estate or bank fixed deposits), they are effectively generating an asset. As compensation for the investment, one may be entitled to a portion of the asset's earnings or may be able to recoup their investment by selling the item for a profit.

It's crucial for investors to conduct their homework and comprehend the dangers before making any decisions. There is no assurance that an investor will profit from their investments. In fact, if the market declines, there is a decent probability that one could lose money. However, investing may be a terrific strategy for someone to increase their wealth and meet their financial objectives provided they are ready to take on some risk.

Basic steps to get started with investing:

1. Choose your financial objectives
2. Determine the level of risk tolerance
3. Make research
4. Begin modestly

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