PROJECT REPORT ON (17MBAPR407)

"A Study on Investment Pattern among Employed Women atAscent HR Private Ltd,Bengaluru".

BY

Riyana

1AY17MBA44

Submitted to

VISVESVARAYA TECHNOLOGICAL UNIVERSITY, BELAGAVI

In partial fulfillment of the requirements for the award of the degree of
MASTER OF BUSINESS ADMINISTRATION
Under the guidance of

INTERNAL GUIDE	EXTERNAL GUIDE
Prof.M Sendhil Kumar	**Bhaskar Borah**
Assistant Professor	**Assistant Manager**
Department of MBA, AIT	**Ascent Staffing Solutions Pvt Ltd.**

Department of MBA
Acharya Institute of Technology, Soldevanahalli,

Hesaragatta Main Road, Bengaluru

March 2019

Certificate

This is to certify that **Ms. Riyana** student of final year MBA bearing **USN No 1AY17MBA44,** student of **Acharya Institute of technology, Bangalore,** affiliated to Visvesvaraya Technological University, Belagavi, she has successfully completed her internship project titled **"A Study on Investment Pattern among Employed Women at Ascent HR and** starting from **03-01-2019 to 16-02-2019** at **Ascent Staffing Solutions Pvt Ltd, Bangalore**. During the period of her Project program with us she was found punctual, hardworking and her character was satisfactory.

This project on evaluation fulfills all the stated criteria and the student's findings are her original work. We wish her all the best for her future endeavors.

Thanking you

Yours faithfully

Ascent Staffing Solutions Pvt.Ltd,

Mr. Bhaskar Borah,
HR Manager

ACHARYA INSTITUTE
OF TECHNOLOGY

(Affiliated to Visvesvaraya Technological University, Belagavi, Approved by AICTE, New Delhi and Accredited by NBA and NAAC)

Date: 04/04/2019

CERTIFICATE

This is to certify that **Ms. Riyana** bearing USN **1AY17MBA44** is a bonafide student of Master of Business Administration course of the Institute 2017-19 batch, affiliated to Visvesvaraya Technological University, Belagavi. Project report on **"A Study on Investment Pattern among Employed Women at ASCENT HR, Bengaluru"** is prepared by her under the guidance of **Prof. M Sendhil Kumar,** in partial fulfillment of the requirements for the award of the degree of Master of Business Administration, Visvesvaraya Technological University, Belagavi, Karnataka.

Signature of Internal Guide

Signature of HOD

Head of the Department
Department of MBA
Acharya Institute of Technology
Soldevanahalli, Bangalore-560 107

Signature of Principal/Dean   Academics

Dr. Devarajaiah R.M.
Dean-Academics
ACHARYA INSTITUTE OF TECHNOLOGY
Bengaluru-107.

DECLARATION

I, **Riyana**, hereby declare that the Project report entitled "A **Study on Investment Pattern among Employed Women at Ascent HR Private Ltd.**" with reference to "Ascent Staffing Solutions Pvt Ltd, Bengaluru" prepared by me under the guidance of Prof.M Sendhil Kumar, Assistant Professor, Department of M.B.A, Acharya Institute of Technology, Bengaluru and external guide **Mr. Bhaskar Borah, Assistant Manager, Ascent Staffing Solutions Pvt Ltd, Bengaluru.** I also declare that this Project work is towards the partial fulfilment of the university Regulations for the award of degree of Master of Business Administration by Visvesvaraya Technological University, Belagavi. I have undergone a summer project for a period of six weeks. I further declare that this Project is based on the original study undertaken by me and has not been submitted for the award of any degree/diploma from any other University / Institution.

Place: Bangalore
Date: 05/04/2019

Signature of the student

ACKNOWLEDGEMENTS

I sincerely express my thanks and gratefulness to **Dr. Prakash M R**, Principal of Acharya Institute of Technology, **Dr. Devarajaiah R M**, Dean Academics and **Dr. M MBagali**, Head of MBA Department, Acharya Institute of Technology, for their support in helping me to complete the project successfully.

I am truly grateful to my External guide **Mr. Bhaskar Borah, Assistant Manager, Ascent Staffing Solutions Pvt Ltd, Bengaluru,** for sharing their valuable knowledge with me during the Project and my Internal guide **Mr.M Sendhil Kumar** for his constant guidance and encouragement.

My sincere and heartfelt thanks to all my teachers at the department of MBA, Acharya Institute of Technology for their valuable support and guidance.

I am grateful to the staffs of Ascent Staffing Solutions Pvt Ltd for providing me all the information throughout the project period for the successful completion of my project.

Last, but not least, I want to express my deep appreciation to my parents for their unstinted support.

Place: Bangalore.   Name: Riyana

Date: 05/04/2019   USN 1AY17MBA44

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The investment focuses on the contribution of current funds in anticipation of positive returns in the future. The spectrum of investments is very wide today. The investment is subject to a series of investment measures. Of all investments, equities account for the largest share of investment because stock market history is spreading rapidly and millionaires are swallowed overnight.

The Indian economy has remained stable in recent years. The purpose of this survey was to analyze investment patterns in the investor community, mainly because of the risk of income concealment, the economic situation and the nature of Indian investors. The rate at which Indian investors invest in the Indian stock market is very low compared to foreign investors.

This study was conducted on Ascent HR. Founded in 2002, the company has diversified into a variety of industries including securities, insurance, distribution, commodities and investment services.

I have a questionnaire. We evaluate women's investment in Ascent HR Company, which includes many factors that affect investor preferences and investor decisions regarding the majority of investors using other investment methods. Ascent HR customers. The study includes investor responses to stock selection in each category and analysis of each performance-based performance. The research results are linked to the risk of taking a risk by investing in high-performance products and investors in different products.

1.1.INTRODUCTION TO PROJECT

The internship is a way to practice a career. A trainee can be a student or a student. This position is paid or unpaid and is usually temporary.

An internship offers students a shared vision of their fieldwork practitioners, a link to the academic preparation of the company and their field experience, as well as an internship experience for participants who develop and carry out numerous assignments. of research. Ascent HR was a great opportunity to gain work experience.

This organization provides an excellent opportunity to learn more about its work, taking into account the different systems of the modern business environment. The main purpose of this internship is to gain current experience of the financial markets. In particular, it is an equity transaction with substantial business experience.

It was a great help for me to learn and know the culture that works in my organization. Finally, it was a good experience to learn financial performance and operational efficiency under the direction of management and extensive knowledge of Ascent HR pvt, Ltd.

INDUSTRY PROFILE AND COMPANY PROFILE

1.1. INDUSTRY PROFILE

The service sector, also known as the third sector, is the third of the three economic sectors. The other two are primary industries covering areas such as agriculture, mining and fishing, and secondary industries for manufacturing and production activities. After-sales service offers services that are not genuine products that can be obtained. Services sector activities include retail, banking, hospitality, real estate, education, health, social work, computer services, recreation, media, telecommunications, electricity, gas and water.

The proportion of people working in the service sector and in higher education dominates the country's economic development. The evolution of the main and secondary activities of the third

citizen's activities shows that it is in progress. The Indian services sector accounts for about 60% of gross domestic product (GDP) and has been fairly developed in recent years.

The growth of the services sector could be mainly due to the emergence of the Indian sector of information technology (IT) and IT services (ITES) and electronic commerce. The services sector in India includes various activities such as transportation, logistics, finance, business process outsourcing services, medical services, commerce and consulting.

In addition, in line with the government's policy on free foreign direct investment (FDI), the services sector has attracted the most foreign capital to other sectors of the Indian economy. More and more service sector companies need to focus on what is becoming a "knowledge economy". They need to understand what customers want, quickly determine where they want, and react quickly and competitively to their competitors.

BPO INDUSTRY IN INDIA

In India, Business Process Outsourcing (BPO) is the fastest growing IT services industry (ITES). Factors such as economies of scale, business risk mitigation and cost benefits; Improved efficiency of use and excellent competence have all led to the development of the Indian BPO sector. The outsourcing of business processes in India, which began in the mid-1990s, has now grown.

Services offered by Indian BPO companies

• **Customer Support Services: Inbound and outbound call center services that answer customer questions and concerns by phone, email and live chat.**

• **Professional Documentation Services:** Install software, hardware, peripherals, and Internet infrastructure, product manuals, backup operations, troubleshooting, use, support, and troubleshooting.

• **Telemarketing Services**: Interact with potential customers and customer services / products. Sales promotion, promotion of existing customers and mutual sales and realization of online sales transactions.

• **IT Support Services:** 1 and 2 multi-channel support, system troubleshooting, technical and support for office productivity tools, response to product usage queries and remote diagnostics.

• **Insurance processing:** acquisition and promotion of new business, claims processing, maintenance and insurance management.

• **Data entry and information processing**: paper, general ledger, icon, e-book, yellow pages, website, work card, printed document, software application, receipt, invoice, catalog, data entry by mail

• **Data transformation services**: database, word processing, spreadsheet and software application data transformation. Convert new data to PDF, HTML, Word or Acrobat.

• **Bookkeeping and accounting services**: general ledger, receivables, debts, financial statements, bank adjustments and general ledger updates.

• **Form processing services:** online processing, payroll processing, medical billing, insurance claims processing and medical assistance.

1.2 COMPANY PROFILE

ASCENT HR

Personnel management is a central function that directly impacts competitiveness, operational efficiency and long-term profitability. That's why organizations have put a lot of time and imagination into the role of human resources, which focuses on the core business of the organization.

Ascent Consulting specifically addresses this exception with a 360-degree human resource management solution that transforms the delivery of human resources services. These solutions deliver cost savings, increased efficiency and improved tones, but our greatest effort is to improve Organizational effectiveness, not just incremental change.

Rise achieved this goal by building the right mix of skills and knowledge for an effective outsourced HR management role. Our solutions use technology matrix, expertise, streamlined business workflows and highly skilled employees to deliver clear and scalable performance gains

across all customer systems. Ascent is recognized as a global customer and one of the most trusted collaborators in the industry. We help increase the profits of our customers. Our management and delivery team is committed to improving the efficiency of your business.

Customized technical solutions tailored to human resource needs are unique in the industry. They leverage industry best practices for data management, information security, data privacy, access from anywhere, and easy-to-use processes.

ASCENT HR:

GLOBAL SMALL BUSINESS SUITE

HRMS

COMPLIANC

PAYROL
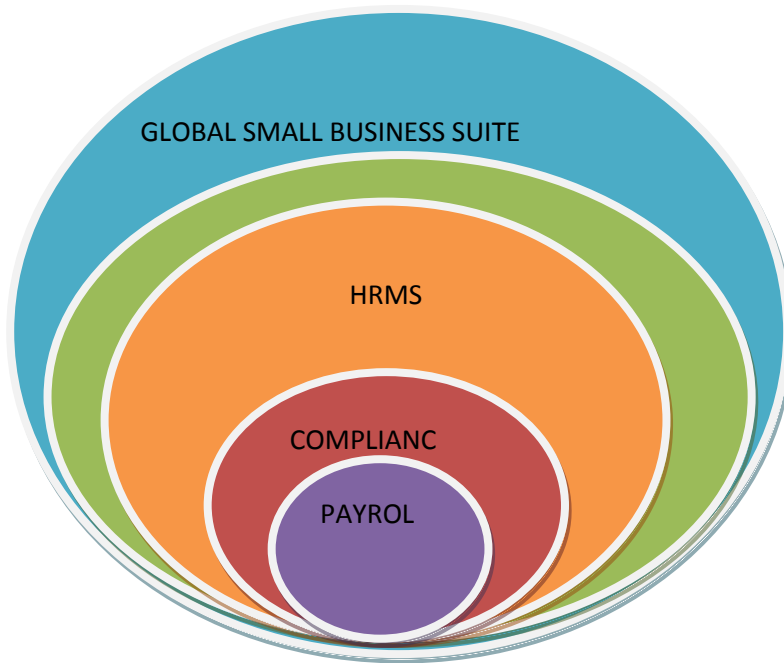
FOUNDERS AND MANAGEMENT TEAM

NAME	DESIGNATION
Subramanyam S	Founder, President and CEO
Geeta L	CO-Founder and Senior Vice President
Keshav Chander	Management team and Vice President Sales & Marketing

Rajendra Prasad sappa (Rajan)	Management team and General Manager of Payroll
Surendra A	Management team &Senior Manager Finance
Narayan Bhat P	Management team & Senior Manager Software Development
Premraj K	Management team & Senior Manager Software Development
Muarlidhar S	Management team & Chief Information Security Officer
John S Theophilus	Management team & General Manager
Sachin A Biraj	Management team & Vice President
Indushekar G Vellal	Management team & Vice President Sales & Marketing
Pradeep Srivastava	Management team & Vice President

Services provided by Ascent HR

- ➢ HR OUTSOURCING
- ➢ HR AUTOMATION

HR Outsourcing:

An emerging world leader in outsourcing human resources, Ascent provides an intuitive, personalized response to any size, regardless of size. Our solution is a complex multinational payroll service that addresses global benefits and compliance services to meet the needs of an integrated human resources outsourcing solution.

Types of HR Outsourcing service

- ➢ Salary and compliance
- ➢ Profit management and advice
- ➢ Labor regulation
- ➢ HR consulting and testing
- ➢ Training and support
- ➢ Salary and compliance

PAYROLL:

Payroll processing is a common, repetitive, data-intensive operation, which helps to reduce the productivity, resource utilization and costs of each company's HR function. At the same time, errors in the data can cause conflicts in business as well as in the courts. Outsourcing payroll processing is the best way to ensure that you have the critical human resources to focus on the strategic side of HR.

Ascent allows you to manage complex and time-consuming payroll processing, as well as related regulatory compliance requirements, and focus on your business. All important salary information, reports and tips are provided in a timely manner via a secure webcast system. Our services can be managed autonomously or integrate seamlessly with other legacy systems in your organization.

PAYROLL COMPLIANCES

• Design and develop an appropriate compliance process

• Manual and system design for legal compliance

• Monitor compliance and submit declarations / registrations required by the agency.

• Inspection and processing of statements

• Audit of financial / accounting processes for internal controls / SOX

• Establish and implement an appropriate GIS budget for controlled controlled taxation and compliance.

• regulatory management

• Provident fund

• Employee Insurance

• tourist tax

• Social Assistance Fund

• Managing confidence in well-being

• retirement pension

Key Benefits:

• Unique Solution to Manage National Compensation Legislation

• Expertise in labor law where wages are a sub-branch

• Non-core activities entrusted to corporate responsibility partners

• Overhead costs due to reduced labor and travel

Benefits Administration & Consulting

Modern social protection solutions require in-depth knowledge of labor markets, current practices, employee needs and compliance requirements. Ascent's decades of experience and in-depth knowledge of human resources create unique benefits based on local market knowledge, cost-effective operation, innovation expertise and compliance experience. This allowed us to develop and support effective tax cuts to meet the needs of both employees, such as retirement and employee satisfaction.

Ascent works with pay structure experts and experts in effective insurance plans to achieve a large number of seemingly contradictory goals.

- Manage the overall impact of the CTC
- Use insurance benefits to attract and retain the right people.
- Save time and money
- Financial and Regulatory Risk Management
- Maintain employee health and productivity
- Support the best solution, the best price, the health and the benefits

Labor Compliance:

Managing the respect of human resources in an organization is a complex process, regardless of the state of the planet. In addition to countless documents and procedures, it is difficult to read the law properly. Competent partners who can take ownership of the entire process and verify the start-up phase reduce problems, reduce costs, streamline the human resource process and ensure flawless operation.

Ascension is one of these drivers and provides law enforcement with labor laws that facilitate enforcement and allow businesses to focus more on their core business. Ascent handles many aspects of regulatory submissions, including registration or licensing, compliance with

regulations, return of required returns, registration and retention of documents, processing of government bureaucrats, and authorities' declarations. government.

We also help our clients get the immunity they need to do uninterrupted and tedious work. We will inform you of legal changes to legal and timely actions to ensure full compliance.

• Excellent relations with officials

1.3. Vision, Mission, and Quality Policy Statement

Vision: Constantly provide effective HR solutions, recognized as dedicated, innovative and dedicated to results, meeting the expectations of our customers.

Mission: By providing the best talent and HR solutions, you can focus on your core business by building partnerships with clients to create a competitive advantage.

Quality Policy: He will do his best to satisfy the customer.

• Quality and compliance process

• innovative solutions

• Governance and risk management

• continuous improvement

1.4 Product and services:

- Recruitment Process Outsourcing
- Insurance & Financial Services
- BPO Management Services
- Insurance & Financial Services
- Marketing Services
- Advertising, Pre &marketing
- Permanent Staffing Services

Key Services

● Compliance with labor law

● registration

● Design of the compliance framework

● Audit and health control

● expression

● consultation

Key Benefits:

- Single response to manage changes in central law and state laws
- Better focus on the core business
- Seamless communication with surrounding stakeholders
- Minimize external stimuli
- Always compliant
- Reduce costs due to labor and management overhead costs
- Improve your organization's reputation in residential areas

HR Consulting:

Rise has the knowledge and skills to provide human resource consulting solutions across the spectrum of value, from acquisition planning to cost optimization, to designing separation management.

Benefits and Compensation:

● Baseline survey

● Restructuring and restructuring of the award

● Planning for payroll or variable pay

● Modeling compensation and benefit scenarios to predict the impact of wage fluctuations on prices

Training, education and development

● Skills Mapping and gap analysis

● Comparative analysis and performance research

● Design of the line management system

● Career development, program planning

Manpower Management:

● Strategic workforce planning

● A global ranking system that creates jobs in multiple functions, units and countries

● Succession planning

● Retention Planning and Employee Engagement Research

● Employee satisfaction survey

Others:

● Modeling Employee effectiveness and optimizing resources for return on investment

● Organizational restructuring and restructuring

● Analysis and preparation of outsourcing of human resources

● Manage human resources policies in mergers and acquisitions or restructuring

Training support:

Ascent has always shared a deep understanding of HR practices to educate and educate customers.

To achieve this goal, we have established a comprehensive training plan for our clients to improve the management of human resources services, compensation plans, benefit plans and compliance.

These training programmers benefit from interactive, customized workshops to meet the needs and practices of a specific business enterprise or training session targeting multiple companies.

HR AUTOMATION:

Ascent's Human Resources Suite has five applications.

A vast experience and a fundamental word in real scenarios.

Types of HR Automation services

- ➢ Power HR
- ➢ STOHRM
- ➢ HR Berry
- ➢ Power Pay
- ➢ Power CMS

Power HR:

A complete workforce integration solution from employment to retirement Ascent's Power Human Resources solutions support our development strategy and are the cornerstone of our global human resources and payroll service. Completely integrated, easy to use, flexible,

intuitive, rich in features, meeting the standards of any type of organization, whatever its personality. Basic power module HR are described here.

STOHRM:

Modern businesses operate in a highly competitive, dynamic and dynamic global environment. Organizations must be able to take advantage of their global workforce (mobile, diver, skilled workforce) in a creative and innovative way, to understand them easily, thoroughly and accurately, in order to take quick and useful business decisions and stay ahead of the competition.

STOHRM's human resources module provides criteria for clients to establish human resource and payroll strategies. This module is a complete, affordable, on-demand solution designed to help business owners through self-service. It provides a committed, versatile and flexible human resource solution that enables employees to benefit from applications while maintaining a complex and intuitive interface. This means that users are more likely to accept and commit to the software.

HR Berry:

"Self-service employee / SME manager"

HR Berry is a simple and effective HR tool with a complete self-service solution for employees and managers, supported by a workflow process that allows employees to enter details, view employee history, and to approve the different transactions. Extensive help features and innovative product features enable customers to extend the benefits of self-service across the enterprise, helping to improve employee capabilities and save management time. HR Berry provides employees and managers with:

Power Pay:

Global Payroll Processing Application "

Power Pay is its main payroll engine that supports multinational payroll processing. The HR Berry, PowerHR and Smart Report applications are fully integrated with this unique offering.

Power CMS:

A complete compliance management solution for India Ascent's innovative approach is perfect for this product, the result of extensive research and many years of product management experience. Climb understands customers' needs from a process perspective, as well as from a legal / regulatory compliance point of view. We believe that customers can gain an inexperienced experience in overseeing compliance requirements. The product is therefore designed to be designed or customized for new legislative changes or process improvements in voluntary governance standards. Power CMS is not just a processing application, it has a complementary interface that gives confidence via real-time dashboards and access to compliance information in a few clicks of operator.

1.4. Competitiors:

- ➢ Quest Corp Ltd
- ➢ Team lease Services Ltd
- ➢ Rites Ltd
- ➢ 4Sight Solutions Pvt Ltd
- ➢ AT Kearney Ltd
- ➢ A1 Career
- ➢ AAMC Training Group Pvt Ltd
- ➢ AAyuja Technologies India Pvt Ltd

1.5. SWOT ANALYSIS:

The analysis refers to an analysis of the strengths, weaknesses, opportunities and threats of the governing bodies.

STRENGTHS:

• patent

• powerful Mark Name

• They have a good reputation with customers.

. Cost savings Advantages

• Exclusive access to natural resources

• Good access to the distribution network

Weakness:

• No patent protection

• high cost structure

• Lack of access to vast natural resources

Opportunity:

• Unfinished customer needs

• The emergence of new technologies

• relaxation of policies

• Elimination of international trade barriers

The threat:

• appearance of the substitute

• New regulations

• increase trade barrier

FINANCIAL STATEMENT

Balance sheet as at 31st March 2017-18

Rs. In lakhs

SL.NO	PARTICULAR	2018	2017
1	**Sources of Funds**		
	Total Share Capital	94.57	85.57
	Equity Share Capital	94.57	85.57
	Share Application Money	0.00	8.70
	Reserves	3,715.23	3,223.52
2	**Net worth**	**3,809.80**	**3,317.79**
	Secured Loans	4,953.11	4,540.64
	Unsecured Loans	0.00	13.80
	Total Debt	**4,953.11**	**4,554.44**
	Total Liabilities	**8,762.91**	**7,872.23**
		Mar 18	Mar 17
		(12 month)	(12 month)
3	**Application Of Funds**		
	Gross Block	6,999.31	6,623.17
	Less: Depreciation	1,151.38	1,343.76
	Net Block	**5,847.93**	**5,279.41**
	Capital Work in Progress	386.34	420.11
4	**Investments**	**1,404.45**	**1,294.41**
	Inventories	873.13	859.91
	Sunday Debtors	366.71	256.00
	Cash and Bank Balance	46.72	77.83
	Total Current Assets	1,286.56	1,193.74
	Loans and Advances	1,307.74	1,326.66
	Total CA, Loans & Advances	2,594.30	2,520.40

	Current Liabilities	1,464.53	1,634.26
	Provisions	5.58	8.11
	Total CL & Provisions	1,470.11	1,642.37
	Net Current Assets	**1,124.19**	**878.03**
	Total Assets	**8,762.91**	**7,872.23**
	Contingent Liabilities	4,478.09	200.96
	Book Value(Rs)	80.57	77.34

CHAPTER-2

CONCEPTUAL BACKGROUND AND LITERATURE REVIEW

2.1 Conceptual Background:

Investment wealth, investment objectives, risk attitudes and investment horizons have proven to be the main factor in the choice of the main categories of investment assets (Butler and Domian, 1991).). Financial assets represent very little of total assets (Hanna and Chen, 1995). Hanna & Chen found that almost all households with a minimum five-year time frame are optimal for earning micro-funds. People were told that they had shorter time intervals and chose more dangerous assets than older people who can not tolerate market fluctuations. In addition, Sung sand Hanna (1996) found that the sensitivity to investment risk corresponds to the number of years

Conservative investment strategies adopted by women (Bajtelsmit and Bernasek, 1996), Giza, Jappelli, Terlizzese (1996) found that there was a positive correlation between education, income and net assets, and investment in speculative assets. Total income or lower net worth is due to the fact that lifetime earnings are lower than men's, and women's training periods are generally shorter than men's (US Chest of the Census, 1996, Table 242). Sung and Hannah (1996) may not be able to invest in risky assets because households with total financial assets of less than three months may have significant market volatility. In addition, Hannah and Hannah have the right to exclude in the short term the deposit paid for the home containing risky assets.

In recent studies, it has been reported that adult women are more likely than men to choose retirement assets that are less risky than men (Yuh and Hanna 1996, Sung 1997, Bajtelsmit and Van Derhei 1997). This approach is expected to result in fewer asset choices for women than for men, usually with different investment decision actions and personal concerns generally considered a risky investment. Women are also expected to invest more portfolios in low-risk, low-yielding assets such as certificates of deposit and housing.

LITERATURE REVIEW

Author/Researcher	Title of the Article/Study	Objectives, Outcome or Findings	Gap Identified
1.Dr. V. G. Jisha (2010)	A study on the perception of investment pattern among urban working women with reference to Coimbatore	Social, economic status of urban women employee, to study the level of awareness among women employee investment pattern.	Research only focuses on perception on investment product
2. Nupur Gupta and VijayAgarwal (2013)	A study on looked at the components of domestic savings and investments by investors, from the cities of Mumbai and Delhi.	The investment practices were categorized as, non risky, risky and combination. It was found that bank deposit was the most preferred form of investments followed by mutual funds, real estate and gold. Significant differences were found in the investment patterns of households between the urban centers of Mumbai &Delhi.	There is a lack of study related to investments held by employing women and their classification based on risk tolerance.
3. Geetha N and Ramesh M, (2012)	A study the purpose of demographic factors in investment decision.	The demographic attributes included age, gender, education, occupation, income, savings size and family size. The investment avenue considered for the study was gold, provident fund, life insurance,	There was no clear demarcation between jewellery and alternate from

		real estate, bank deposits, postal savings, mutual funds and equities.	of gold investment is made will help in identifying if gold purchased is for consumption or investment.
4. PParmashivivaiah and Ramya (2013)	A survey in the city of Mysore, to understand he factors influencing investment decisions.	It was set up that liquidity was the most important factor while choosing an investment portfolio as far as government employees and entrepreneurs were concerned, Private employees and professionals gave equal priority to development and liquidity.	No attempt was made in earlier studies to capture the financial literacy level of women investors.
5. . Ravivisas's and Suresh CMoon at (2012)	A survey on the perceptual experience and conduct of mutual fund investors.	Mutual fund investments earned average ratings for parameters such as security, liquidity, credibility and tax benefits. A sum of five investment avenues was considered for the study, namely, equity shares, mutual funds, insurance, bank recurring deposits and postal systems.	Later analysis of the data it was found that gold was the most favored investment option followed by bank deposits and fixed deposits.

6. Giridhari Mohanta and SS Debasish (2011)	A study on the investor Preferences among the investors from the city Cuttack and Khurda in Orissa.	Business class respondents were willing to invest in equity and mutual funds, whereas govt employees preferred mutual funds, insurance and bank deposits. Investors took the safety of investment as a major standard.	There is lack study of investor preferences among the investors from the city of Bangalore.
7.Umamaheshwari S Ashok kumar (2011)	A study to understand the investment pattern and awareness level of individuals belonging to the salaried class from the city of Coimbatore.	The financial product awareness level among men and women was low. Married people had better awareness compared to the unmarried ones. Savings and investment pattern were influenced by the education level of the respondents.	There is no awareness level among literacy rate of women,not study in the area of bengaluru.
8.Gaurav Kabra, Prashant (2010)	A subject area in order to identify the genes that could influence investment decisions of private investors.	The sample frame chosen for the work was the investors who had invested regularly. It was found that there were no significant differences of opinions, security and hedging among different age groups.	Research only focus on individual investment decision.
9.Pandian L and	A study in the	To assess the attitude of investor	The lack of

Aranganathan T (2012)	district of Cuddalore, to evaluate the attitude of the salaried people towards savings and investments.	towards savings and investments, to distinguish the major aspects of savings and investments, factor analysis was applied. major aspects of savings and investments were found to be to have a secured life and good future.	study in the investments savings towards salaried employees.
10.Bunchaiah M.(2014)	A study to in order to see the perception of private investors from the urban center of Hyderabad, towards mutual fund investment.	Weighted average value and percentage calculation were used to examine the information.The survey found that investors under the age of 40 years were more conscious about savings and investments.Development fund was the most preferred mutual fund scheme followed by balanced fund and income investment company.	There is lack of study related to individual investors in PPF, life insurance.
11.Rajarajan (2000)	A study on investor's demographics and risk bearing capacity, in Chennai.	The variables used for the study were age, occupation, family size, income and the current investments made. The respondents were classified into four risk bearing capacity categories R-1, R2, R3, and R4 based on the percentage of investments in high risk assets to total financial investments made by the respondent.	There was lack of study in investment for demographics and risk bearing capacity in Chennai.

12.Tirupathi T (2012)	A study to understand the tax planning by individuals from Vellore district of Tamilnadu.	Convenience sampling was utilized for the excerpt of the answerers.At that place was lack of affiliation between the age, marital status and gender of the respondents as far as tax planning is concerned.	At that place was lack of affiliation between the age, marital status and gender of the respondents as far as tax planning is concerned.
13.Aparna Samudra (2012)	A study to understand the investment behaviours among the middle class investors from Nagpur.	The work was held out to examine the preference of the investment instruments and investment pattern of the middle class house holds along with the objectives of the investment. the investment options considered for the study were bank deposits, shares, mutual funds, real estate, kisanvikaspatrika and post office deposits.	There is lack study of PPF and investment savings awareness of middle class employees.
14.Ramanujam.V and Chitra Devi K (2012)	A survey to examine the impact of socioeconomic variables on the position of investors towards investments.	The different age group of educational background income level and with altered degree of consciousness about the financial products.It was found that the occupation of the respondent and the frequency of making investment were not significantly related.	There is lack of study did not find any relation between annual savings of respondent and purpose of investment.

15.Vrusalishah (2011)	A study to find if there is any association between the investment pattern and life cycle of rural investors.	It was found that there was an association between life cycle stage and investment avenues and guiding factors. No significant association was found between the life cycle stage and tax savings, safety and future personal obligations. Post office savings and bank deposits were the most neglected financial instruments.Realestate was of interest only in the early stages of life and weaned away with age.	There is lack study of mutual funds in rural investors.
16.Ptti Fischer (2010)	A study was persons who were single and not married.	The independent variables included age, income, risk tolerance, preferences and consumption needs.Therespondentswereclassified as low risk tolerance and average risk tolerance. Men and women differed significantly as Far as risk tolerance distribution was concerned. Over half of the women were not willing to take the financial risk.	There is lack study of married and dependent persons.
17.Syed Tabaasum Sultana (2010)	A Study the Indian investor's behavior to understand the relationship between the risk tolerance level, age and gender	Researcher found that investors were well trained and made well, but were poor risk takers. A negative correlation was found between risk tolerance level and age. Among all the sources of data, television was found to be the most influencing sources of data to reach	No effort was made in earlier written reports to capture the financial literacy level of women investors.

		of an individual.	investment decisions for an investor's.Overall inventors have low level of risk tolerance.	
18.Lewlllen, W.G, Leas,R.C (1972)	A study to understand the investment strategy and behaviour of American investors.	Market attitudes, investment objectives, portfolio strategies and asset holdings. The dominant element of the study were age, income level, gender, marital status, family size and educational back ground. It was found that age influences investment behaviour. Older people relied less on advice compared to younger respondents. Females were more broker reliant .Higher income people are pre occupied with professionals.	Earlier studies missed out internet as source of information.
19. SuyamprabhaR, (2011)	A study to understand the decision making process and rule of investments by investors from the city of Coimbatore.	Respondents were chosen among those who were working in a bank, non banking financial company (NBFC) in an information technology (IT) company.It is suitable financial product depended on the age, gender, marital status and educational background annual income and quantum of amount saved every year.The primary target of saving by married respondents was towards child education.	The survey set up no connection between marital status and awareness.

20.Ganna Desigan C, Kaliselvi.S (2006)	A study on perception of women towards investments.	The survey focused on the investment pattern of women investors.Their empirical study found no association between age and tier of investment awareness.They did discover a significant connection between education level and level of consciousness.	The survey set up no connection between marital status and awareness.

CHAPTER 3

RESEARCH DESIGN

TOPIC OF THE STUDY:

"A Study on Investment Pattern among Employed Women at **Ascent HR Private Ltd.".In Bangalore.**

3.1. STATEMENT OF THE PROBLEM

This study aims to achieve the current employment model, Depending on the type of investment products currently held by women, the classification of investment models is based on the portfolio risk associated with the current investment. The study will also attempt to identify the association between demographic characteristics and the investment pattern of working women. We will also attempt to understand the risk returns of various investment products and the level of financial literacy of working women.

3.2. NEED FOR THE STUDY

A lot of research has been done on investments and saving habits of individuals and their preferences for investment products based on risk, return and demographic characteristics. A large number of documents are provided according to individual investment patterns and comparisons have been made between investment patterns and preferences of women and men. In most studies, the main respondents were men and women. Participation was low. Most studies have focused on men dominating the world of investment. However, there is little research on women's investment patterns, especially those who are employed and have their own sources of income. Attempts have been made to reduce this research gap and to address the need for research on investment patterns of working women. As an extension of the study, we will try to understand the nature of the purchase of gold and to make sure that it is intended for consumption or for investment purposes. It will be interesting to know what women do with savings and where they invest. Women's employment opportunities are increasing in the knowledge sector. Women find better opportunities in urban areas, especially in big cities. The number of women who are seriously investing and hiring professional fund managers when needed increases. It would be interesting to study the investment patterns of women employed according to the investment they currently hold.

3.3 OBJECTIVES OF THE STUDY:

This research study attempts to encompass the following targets

1. To study the investment pattern of employed women.

2. To identify attributes that influence the investment pattern.

3. To identify the type of financial products preferred by employing women.

3.4. SCOPE OF THE STUDY:

With the increase in the number of women investors and governments plan to push savings for girl children, there is going to be a substantial increase in investments by women. The government has opened all women banks to bring more women into the banking network, indicating the importance of savings by women. The study will be helpful to find out the ideal investment options for women. These findings could be useful to the financial product creators like banks, mutual fund houses, insurance companies, portfolio managers and other market intermediaries, to understand what an employed woman may be looking for, in a financial product while taking investment decisions. Further research can be carried out to compare the investment pattern of rural women, as well as a comparison could be made between the investment pattern of women from urban and rural areas.

3.5. RESEARCH METHODOLOGY:

The research performed is a technical research study. The purpose of technological studies (Kothari, 2000) is to characterize specific individuals, groups or phenomena. Research data is key data collected from respondents using structured questionnaires.

SAMPLING:

In order to have a wider group of respondents suitable for the study, the respondents were chosen from those 50 employees in different sectors and belonging to different age groups and educational background. The investment options provided for the respondents to choose were

Bank deposits, Postal savings, bonds, mutual funds, insurance, Gold, real estate, equity shares, commodities.

DATA COLLECTION

Personal survey method using a self-built questionnaire. The questionnaire has two sections. Section A addressed issues related to the demographic profile of respondents, while the Content section contained information on product awareness and current investments of the respondent, risk assessment of various financial products and all related to the study. . The questionnaire was prepared after a review of the literature and online resources. The researcher discussed with the internal guide before finalizing the questionnaire. The questionnaire was so structured that factual questions were asked before the questions of opinion.

3.6. LIMITATIONS:

➢ In personal survey, chances of respondent's bias are there. Chances of researcher's bias might have crept in during collection of data and while handling incomplete questionnaires.

➢ The study is restricted to only employed women. Enough care has been taken while processing, cleaning, editing and analyzing the data, to minimize the impact of these limitations on the findings of the study.

3.8. CHAPTER SCHEMES

Chapter 1: Introduction, Industry profile and company profile: Promoters, vision, Mission & Quality Policy. Products /services profile areas of operation, infrastructure facilities, competitors' information, SWOT Analysis, Future growth and prospects and Financial Statement

Chapter 2: Conceptual background and Literature review Theoretical background of the study, Literature review with research gap (with minimum 20 literature reviews).

Chapter 3: Research Design, Statement of the problem, Need for the study, Objectives, Scope of the study, Research methodology, Hypotheses, Limitations, Chapter scheme.

Chapter 4: Analysis and Interpretation Analysis and interpretation of the data- collected with relevant tables and graphs. Results obtained by the using statistical tools must be included.

Chapter 5: Findings, Conclusion and Suggestions Summary of Findings, Conclusion and Suggestions / Recommendations.

Bibliography

CHAPTER -4

DATA ANALYSIS AND INTERPRETATION

4.1. Introduction to Data Analysis: -

Any research is authenticated by the nature of its sample. Respondents profile gives a micro view of sample distribution for the study. It also acts as a basis of linking variables for the study. The analysis given below is demographic and economic.

Respondents are categorized based on the demographic attributes and other variables which could help in understanding and identifying patterns and relationships as per Purpose of the research

One of the main objectives of this survey is to rank the investment patterns of the respondents in Ascent HR Bangalore employees.

Table 1: The various Percentage of Employees who fall between below age groups.

| Investors Age (years)	Total	Percentage
20-30	30	60
31-40	12	24
41-50	8	16
Above 50	0	0
Grand Total	**50**	**100%**

Graph no1: showing Age groups Analysis
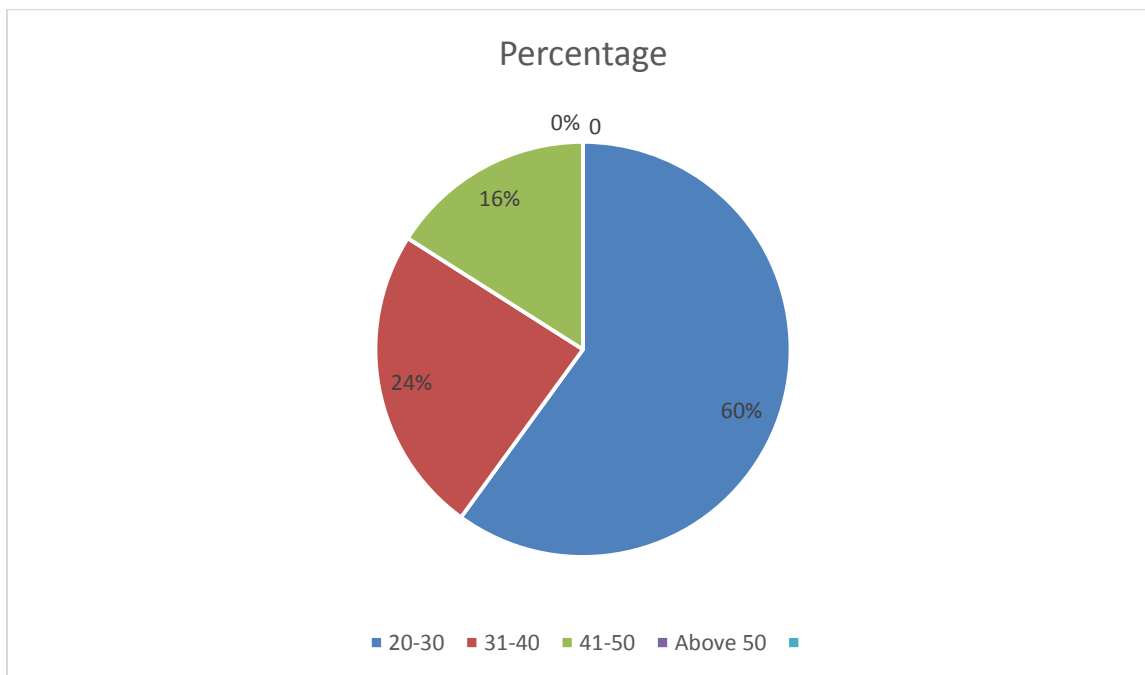
Interpretation: In the chart above, most respondents are in the age groups of 20-30, 60%, 31-40, 24, 24, 41-50 and 16%. More than 50 groups, then 0%

Table 2: Martial status of respondents

Marital Status	No. of Respondents	Percent
Married	21	42
Unmarried	25	50
Divorced	2	4
Widow	2	4
Total	50	100

**Graph no2: showing Martial status Analysis**
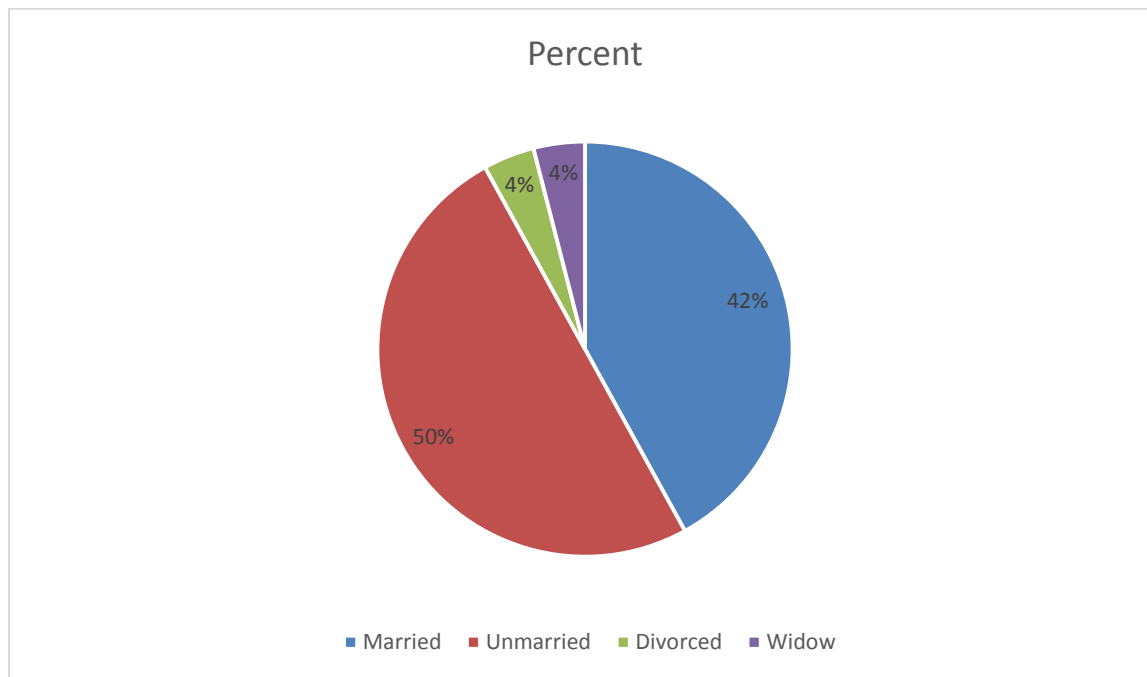
Interpretation: The chart above clearly shows that most respondents have marital status. Most unmarried respondents are 50%, 42% married, 4% divorced and 4% widowed.

Table 3: Education Qualification of respondents

Highest Education	No. of Respondents	Percent
PUC	9	18
UG	15	30
PG	20	40
Professional	6	12
Others	0	0
Total	50	100

**Graph no3: showing Education Qualification**
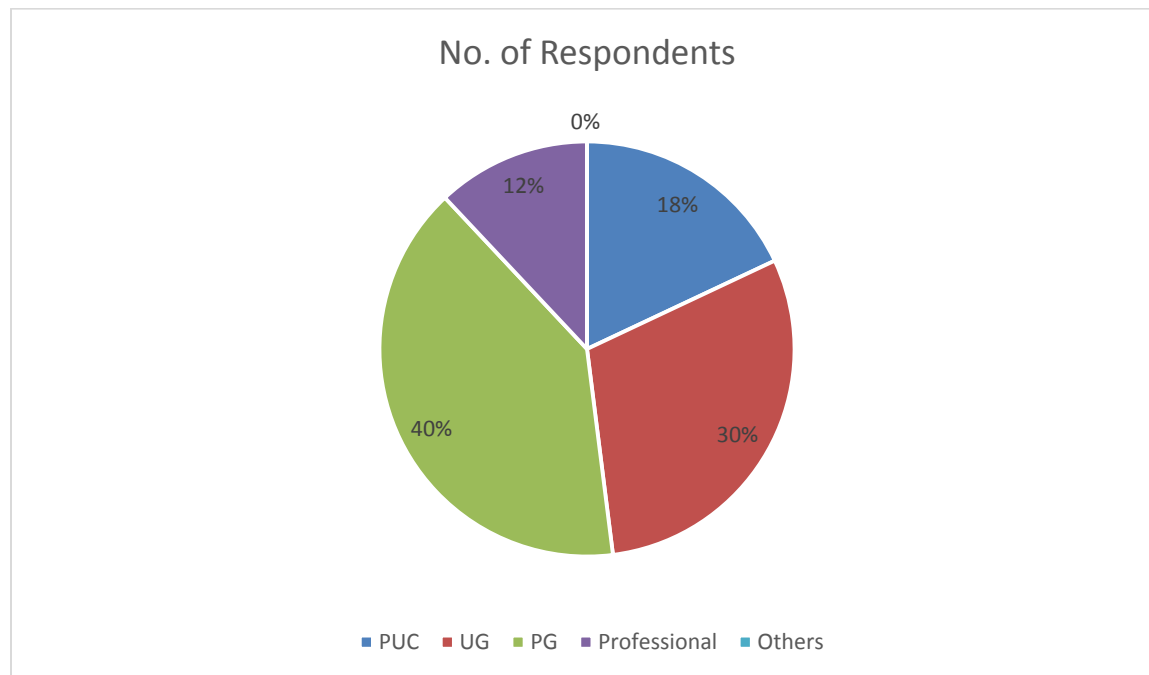
Interpretation: From the above graph, it is clear that most of the respondents are well qualified. 40% of the respondents are Post Graduates, followed by 30% Under Graduate, 18% PUC 18% and 12% respondents are Professional.

Table 4: Work experience of respondents

Work Experience	No. of Respondents	Percent
Less than 5 years	22	44
5-10 years	15	30
11-15 years	5	10
16-20 years	5	10
More than 20 years	3	6
Total	50	100

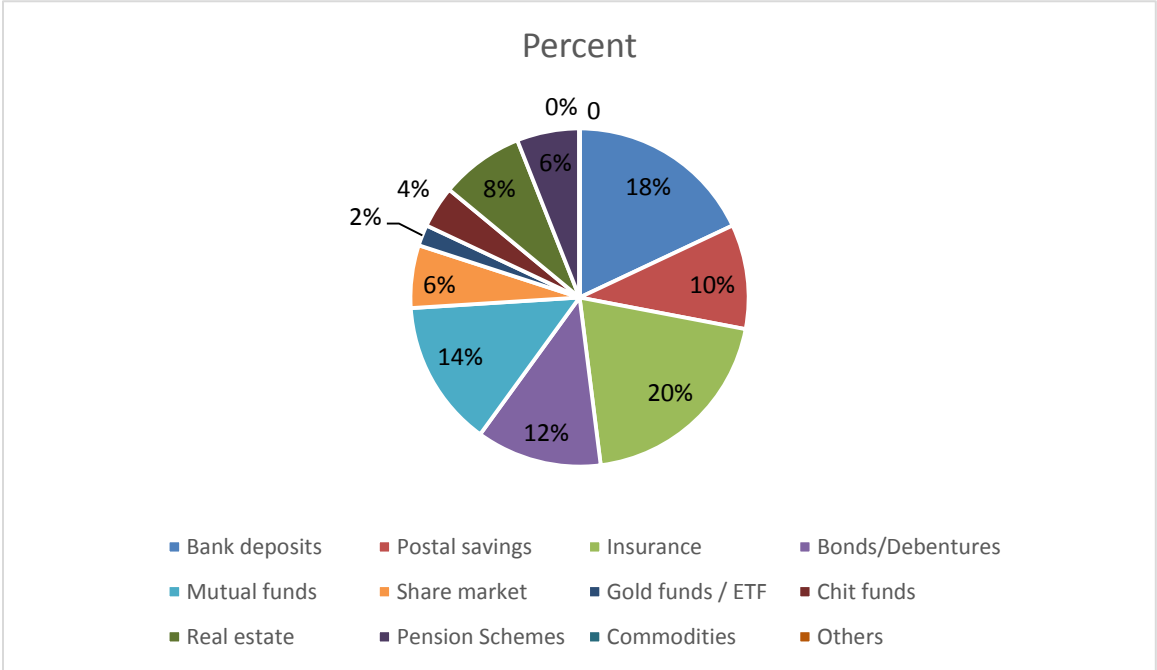**Graph no 4: showing Work Experience**
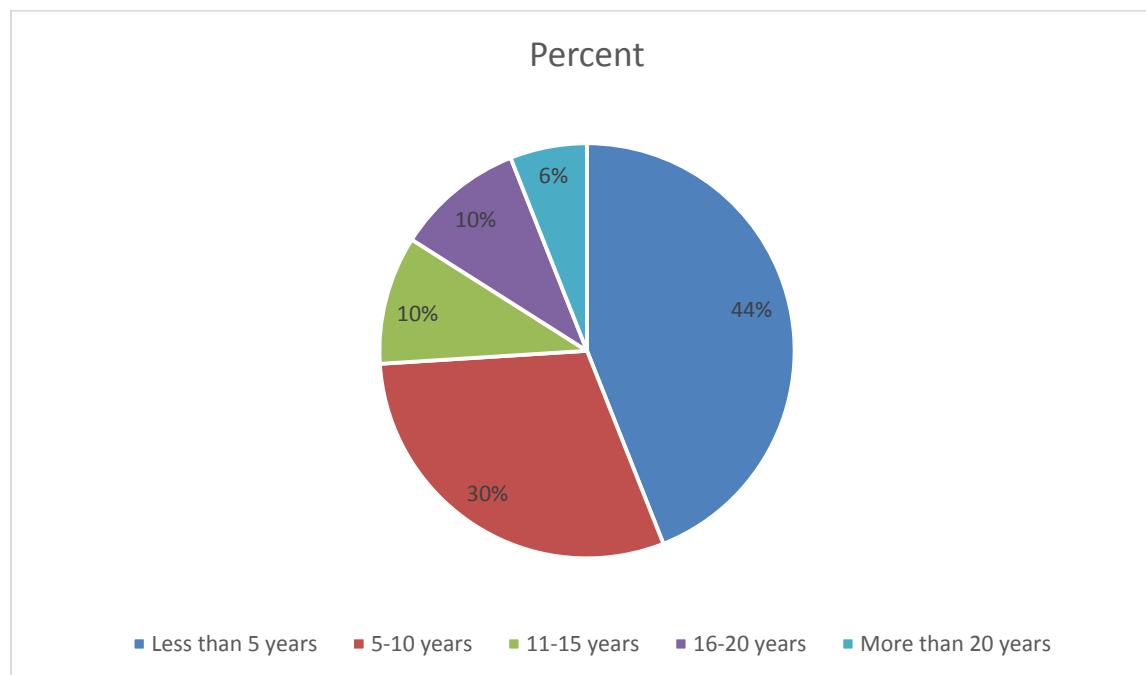
Interpretation: The graph above clearly shows that most respondents have less than five years of work experience. Forty-four percent of respondents belong to the group of less than five years of professional experience. 30% of under 10s, 10% of 11-15 year olds, 10% of 16-20 year olds and 6% of those under 20 years old.

Table 5: Investments held by respondents

Product	No. of Respondents	Percent
Bank deposits	9	18
Postal savings	5	10
Insurance	10	20
Bonds/Debentures	6	12
Mutual funds	7	14
Share market	3	6
Gold funds / ETF	1	2
Chit funds	2	4
Real estate	4	8
Pension Schemes	3	6
Commodities	0	0
Others	0	0
Total	50	100

Graph no 5: showing Investment

Percent

Legend: Bank deposits, Postal savings, Insurance, Bonds/Debentures, Mutual funds, Share market, Gold funds / ETF, Chit funds, Real estate, Pension Schemes, Commodities, Others
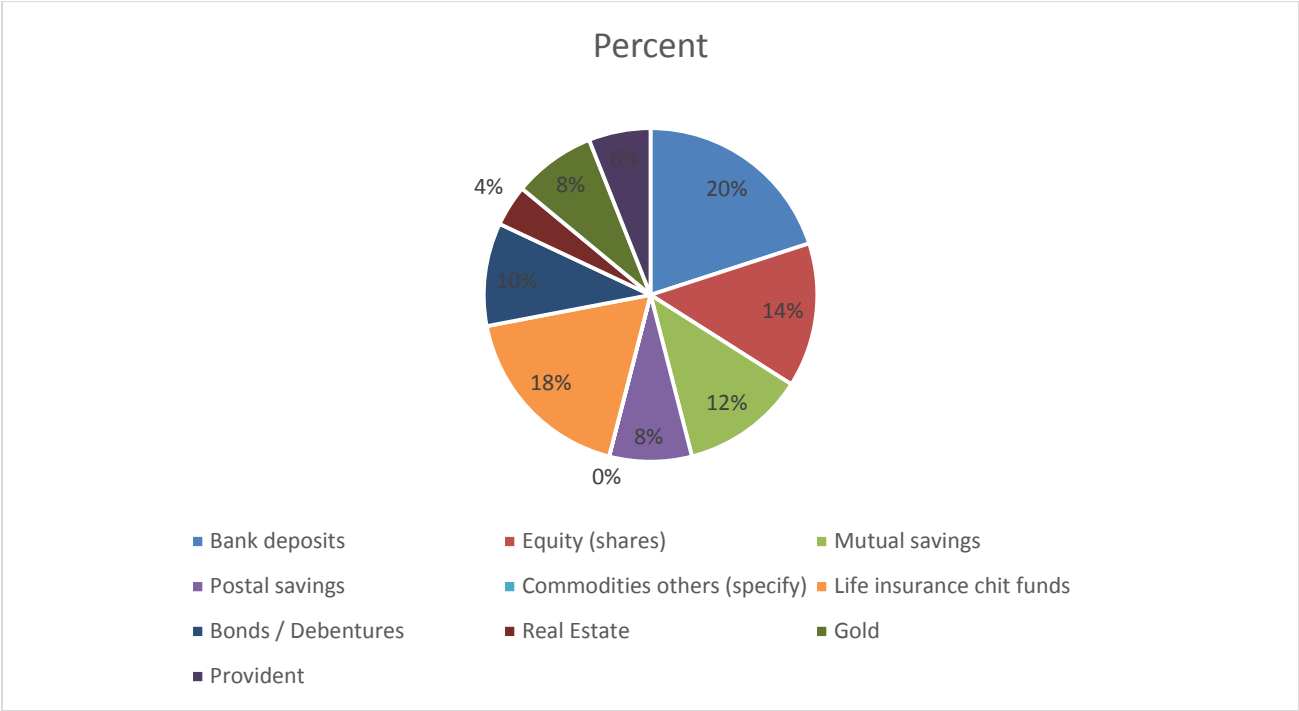
Interpretation: In the chart above, the majority of insurance respondents represent 20%, bank deposits 18%, mutual funds 14%, bonds 12%, postal savings 10%, real estate 8% , the 6% Continuing Stock Exchange, 6% Pension Plan, 4% Chit Fund, 2% Gold / ETF Fund.

Table 6: Respondents for current investment in financial products

Products	No. of Respondents	Percent
Bank deposits	10	20
Equity (shares)	7	14
Mutual savings	6	12
Postal savings	4	8
Commodities others (specify)	0	0
Life insurance chit funds	9	18
Bonds / Debentures	5	10
Real Estate	2	4
Gold	4	8
Provident fund	3	6
Total	50	100

Graph no 6: showing Current Investment in Financial Products

Percent

- Bank deposits
- Equity (shares)
- Mutual savings
- Postal savings
- Commodities others (specify)
- Life insurance chit funds
- Bonds / Debentures
- Real Estate
- Gold
- Provident

Interpretation: From the above graph, it is clear that most of the respondents, followed by Bank deposits was20%, Life insurance chit funds 18%, Equity (shares) 14%, Mutual savings 12%, Bonds / Debentures 10%, Postal savings 8%, Gold 8%, Provident fund 6%, Real estate 4%.

Table 7: Respondents for investment in gold

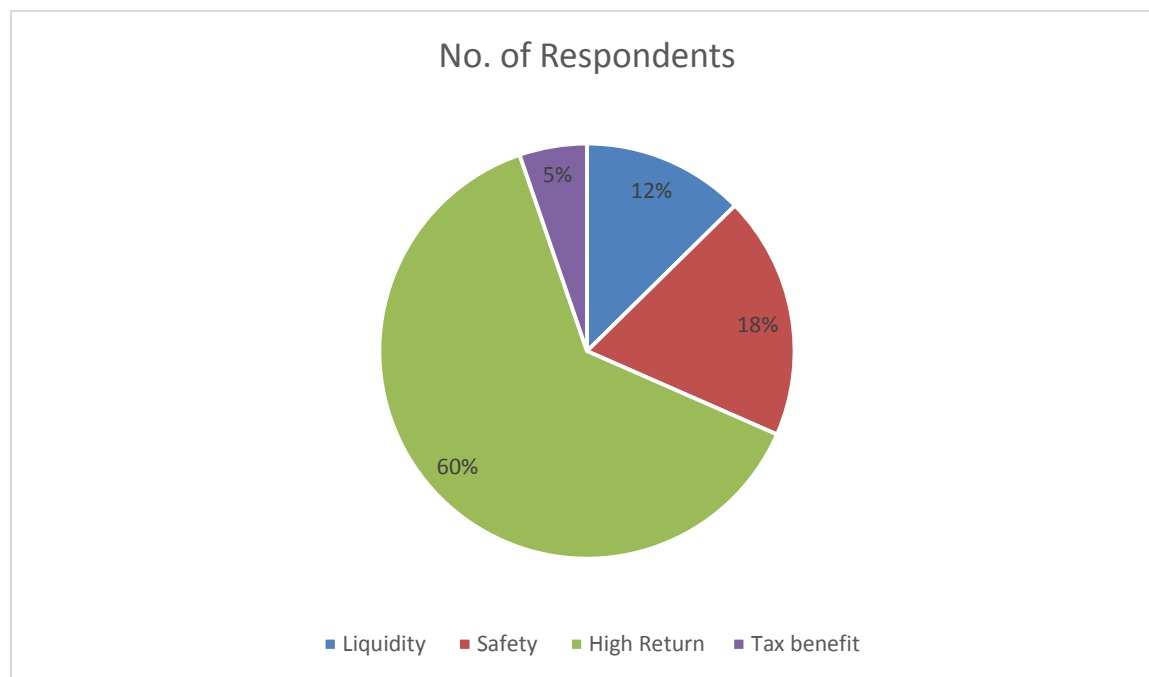| Investment firm	No. of Respondents	Percent
Jewellery	20	40
Coins	15	30
Gold Mutual fund / ETF	15	30
Other form	0	0
Total	50	100

Graph no 7: showing Investment in gold
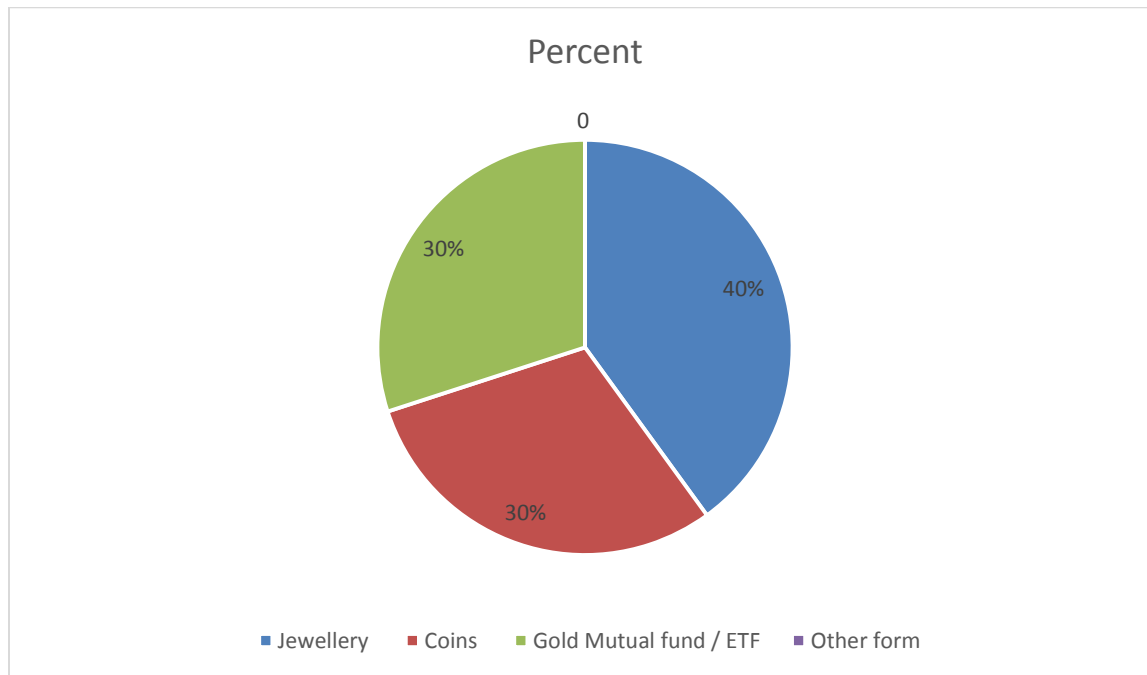
Interpretation: From the above graph, it is clear that investment most of the respondents for gold and Jewelerswas 40%, Coin 30%, Gold mutual fund 30%, other form 0%.

Table 8: Criterion for Investment

Criterion	No. of Respondents	Percent
Liquidity	**6**	**12**
Safety	**9**	**18**
High Return	**30**	**60**
Tax benefit	**5**	**10**
Total	**50**	**100**

**Graph no 8: showing Criterion for Investment**

Interpretation: From the above graph, it is clear that Criterions for investment most of the people respondents for High Return was 60%, Safety 18%, Liquidity 12%, Tax benefit 10%.

Table 9: Purpose of Investment

Purpose	No. of Respondents	Percent
High Return	20	40
Children's education / marriage	10	20
Tax benefit	10	20
For post-retirement expenses	10	20
Other reason	0	0
Total	50	100

**Graph no 9: showing Purpose of Investment**
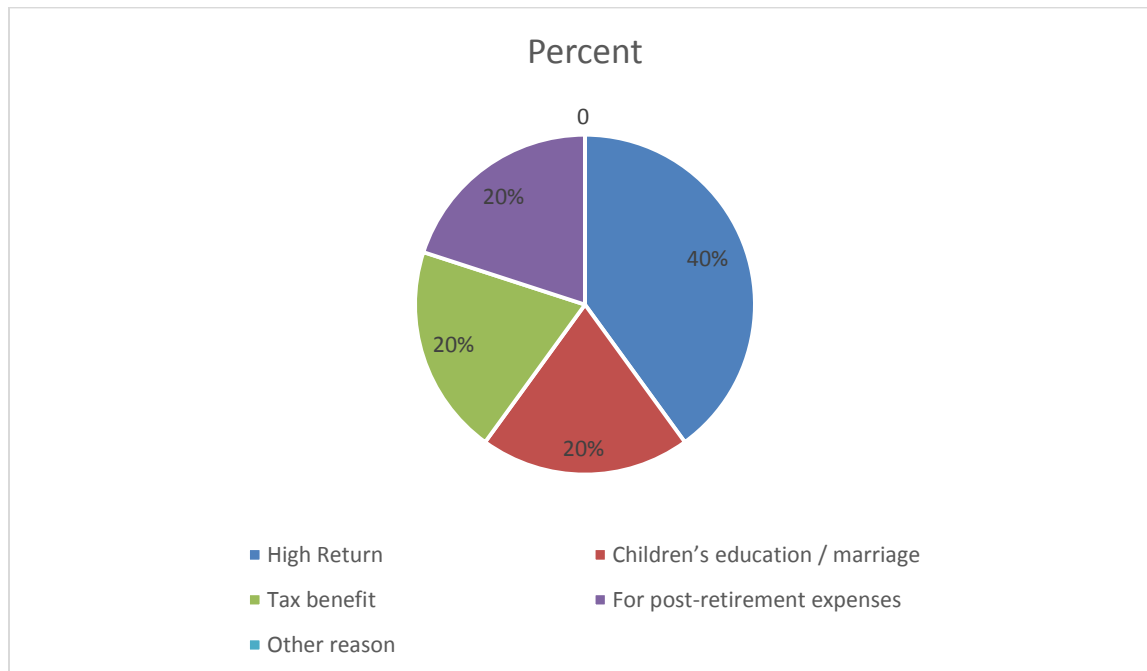
Interpretation: From the above graph, it is clear that most of the respondents fall between Purposes of investment in High return 40%, Children's education / marriage 20%, Tax benefit 20%, for post-retirement expenses 20%, Other reason 0%.

Table 10: Planned investment period (Tenure)

Period	No. of Respondents	Percent
Less than 1 year	9	18
1-3 year	10	20
More than 3 years	28	56
No specific time frame	3	6
Total	50	100

**Graph no 10: showing Planned Investment Period**
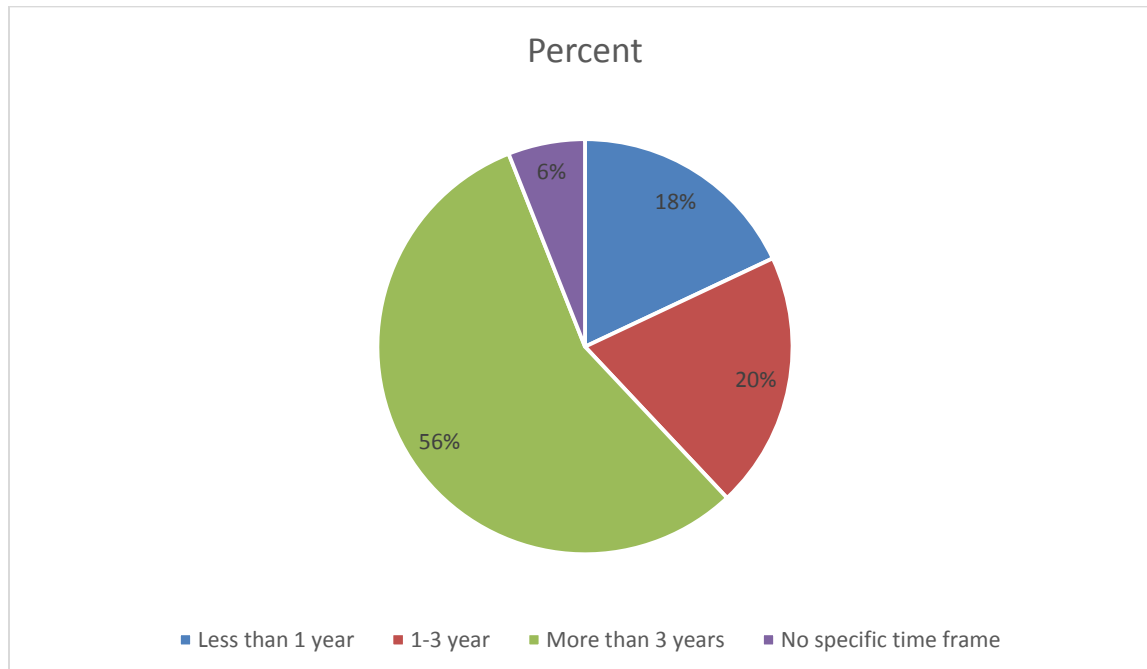
Interpretation: From the above graph, it is clear that most of the respondentswhich fall between planned investment periods in More than 3 years followed by 56%, 1-3 years 20%, Less than 1 year 18%, No specific time frame 6%.

Table 11: Type of advisor and investment pattern

Type of advisor	No. of Respondents	Percent
Own Analysis / research	6	12
Spouse	10	20
Parents	22	44
Friends & Colleagues	8	16
Financial Consultants	2	4
Others	2	4
Total	50	100

**Graph no 11: showing Type of advisor and Investment Pattern**
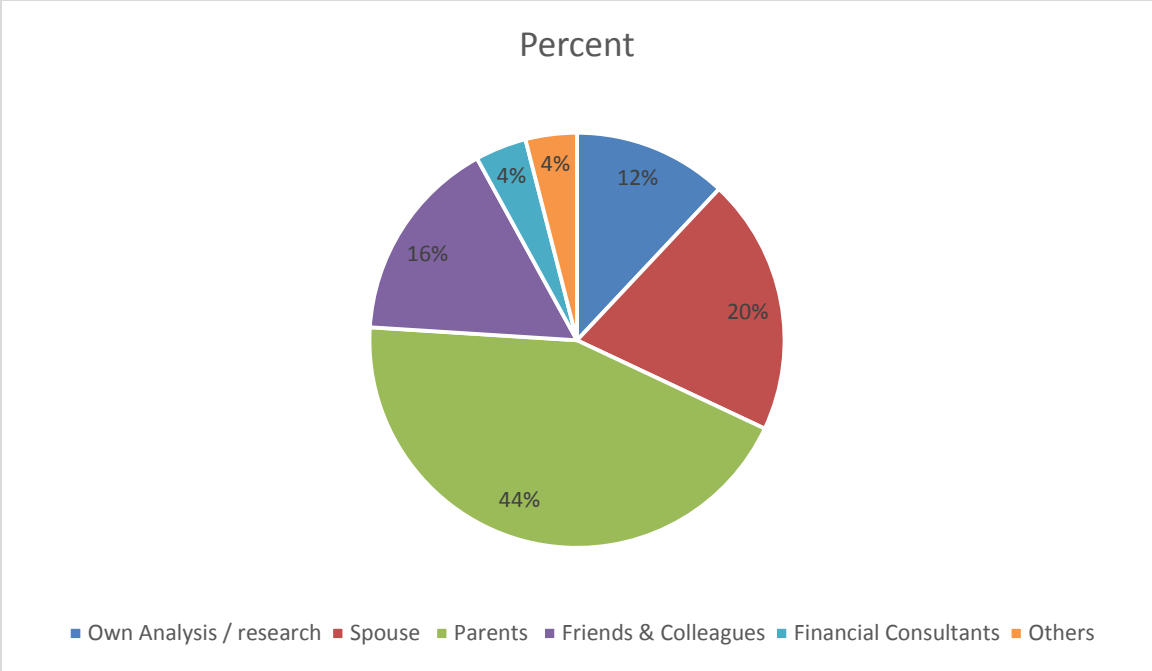
Interpretation: From the above graph, it is clear that most of the respondents fall between Type of advisor and investment pattern in Parents followed by 44%, Spouse 20%, Friends & colleagues 16%, Own analysis / research 12%, Financial consultants 4%, Others 4%.

Table 12: In case Investment is not generating expected returns would you drop your investment.

Expected returns	No. of Respondents	Percent
Yes, strongly agree	20	40
Somewhat agree	15	30
Strongly disagree	5	10
May be	10	20
Total	50	100

Graph no 12: showing Investment is not generating expected return


Percent
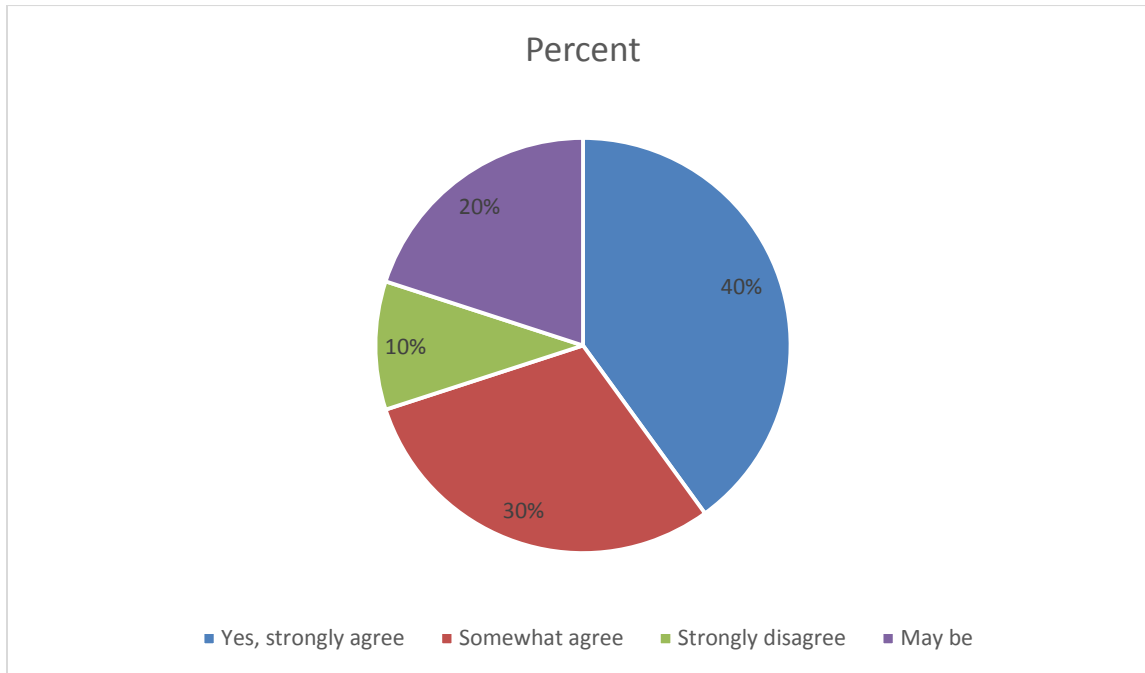
Interpretation: From the above graph, the table that shows most of the respondents which fall between in case investment is not generating expected returns would you drop your investment in Yes, strongly agree followed by 40%, Somewhat agree followed by 30%, May be followed by 20%,Strongly disagree followed by 10%.

Table 13: For each statement given below, please indicate your answer by a tick in the appropriate box which best describes your feeling.

Motives of savings	Very strongly agree	Strongly agree	Agree	Disagree	Strongly Disagree	Percent
1.You desire to build reserve for unforeseen	10	5	2	2	1	40

contingencies						
2.You desire to provide for anticipated future needs like old age	6	5	3	1	0	30
3.You desire to enjoy an enlarged future income	6	3	2	0	4	30
Total	50					100

Graph no 13: showing Table motivates savings
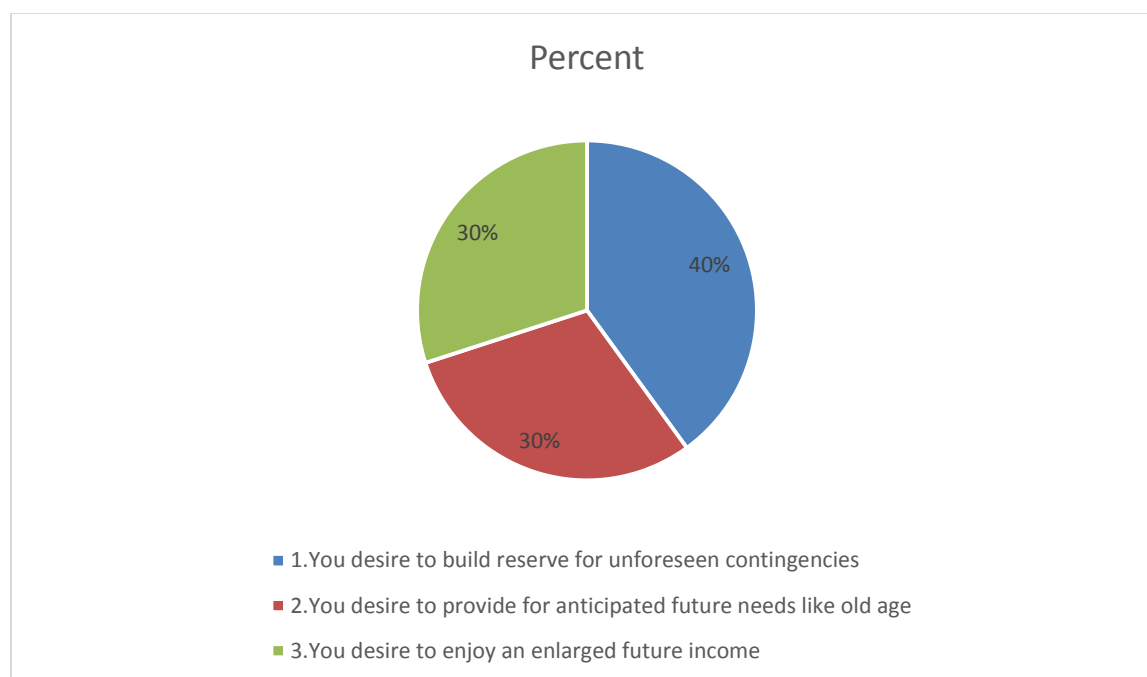
Interpretation: It is clear from the graph above that most respondents want to increase the contingency by 40%, which will result in a more sensible motivation for saving. 30%, you want to follow 30% to take advantage of the future extended income.

CHAPTER 5

FINDINGS, SUGGESTION AND CONCLUSION

5.1 FINDINGS:

- Investment pattern of employed women could be influenced by many independent variables like age, educational background, marital status, family size, annual income, financial literacy level, product awareness and risk perception, source of information and many other variables which were taken up for the study.

- This study constituted an endeavor to find. out and verify the impact of the independent variables along the investment pattern.

- Findings are based on the analysis of data and the result.

- To get out, if the educational background of the answerer could. influence the investment pattern.

- The data reveal that the bulk of the respondents were holding a moderately risky portfolio followed by low risk portfolio.

- Majority of the respondents held moderately risky portfolio consisted of investment in a mutual fund or equity along with bank deposits, insurance, provident fund and jewellery.

- To find out, if the educational back ground of the respondent could influence the investment pattern.

6.2. SUGGESTIONS

1. Investment decisions of individual are driven by multiple factors and it was found that the financial literacy level of employed women was low, it is suggested that the financial product creators,marketersand regulators should try to increase the financial literacy level of women by conducting training programs and workshops on regular basis either independently or through their employers.

2. Government should make available more tax savings products in order to reduce concentration of savings in Life insurance and provident fund.

3. PFRDA should create more awareness about NPS so that more people will be motivated to think about retirement planning among employed women.

4. Mutual fund houses should create products keeping in mind the investment objectives of employed women through financialintermediaries who are willing to educate women about financial investments.

6.3 CONCLUSION:

Individuals at some stage of their life get involved in investing their savings. There is acontinuous increase in the job opportunities for qualified women in many sectors led by the software, banking and financial services and the education sector. Count of employed women having independent source of income is increasing year on year, leading to increase in savings into wide range of financial products and physical assets. Market participants are also realizing the importance of the rapid increase in the number of women investors and are gearing up to meet their demands related to investments and allied services.

It will useful to know about the financial and physical assets held by employed women in order to assess their needs and preferences. The present study 'A study on investment pattern of women is carried out with an aim to find and study the investment pattern of employed women, based on the current investment held by them. The study also makes an attempt to know the financial literacy level of employed women and its influence their investment decisions. This concluding chapter attempts to present the important findings and conclusion of the study.

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ANNEXURE

Research Survey Questionnaire

I am a Ryana MBA student studying at the Acharya Institute of Technology in Bangalore. Depending on my background, I manage my tasks at Ascent Consulting Service Pvt Ltd. from Bangalore. This project is entitled "Study on Investment Schemes for Women Workers at Ascent Consulting Service Pvt Ltd". So, take a moment in your schedule to fill out this questionnaire. Thank you for your precious time.

Name:……………………..

1. Age (in years)

☐ 20-30

☐ 31-40

☐ 41-50

☐ Above 50

2. Marital status

☐ Married

☐ Unmarried

☐ Divorced

☐ Widow

3. Education Qualification

☐ PUC

☐ UG

☐ PG

☐ Professional

☐ Other (Please specify)…………………..

4. Years of work / Professional experience

☐ Less than 5 years

☐ 5-10 years

☐ 11-15 years

☐ 16-20 years

☐ More than 20 years

5. Mark the products about which you are aware of (not necessarily that you have invested)

☐ Bank deposits

☐ Postal savings

☐ Insurance

☐ Bonds/Debentures

☐ Mutual funds

☐ Share market

☐ Gold funds / ETF

☐ Chit funds

☐ Real estate

☐ Pension Schemes

☐ Commodities

☐ Others ….

6. Your current investments are in (tick the appropriate ones)

☐ Bank Deposits

☐ Equity (Shares)

☐ Mutual Funds

☐ Postal Savings

☐ Commodities Others (specify)

☐ Life Insurance Chit funds

☐ Bonds/Debentures

☐ Real Estate

☐ Gold

☐ Provident fund

7. Answer if you have invested in Gold, Your investment in gold is in the form of

☐ Jewelers

☐ Coins

☐ Gold Mutual Fund / ETF

☐ Other form (please specify) _____

8. What do you consider while making investments?

☐ Liquidity

☐ Safety of capital

☐ High return

☐ Tax benefit

☐ Any Other feature (please specify) _____

9. Main purpose of your investments

☐ High Return

☐ Children's education / marriage

☐ Tax benefit

☐ For post retirement expenses

☐ Other reason (please specify) _____

10. Planned investment period (Tenure) is

☐ Less than 1 year

☐ 1-3 years

☐ more than 3 years

☐ no specific time frame

11. Whom do you consult for taking investment decisions

☐ Own Analysis/ research

☐ Spouse

☐ Parents

☐ Friends & Colleagues

☐ Financial consultants

☐ Others (please specify) ……………

12. In case if the investment is not generating expected returns would you drop your investment?

☐ Yes strongly agree

☐ Somewhat agree

☐ Strongly disagree

☐ May be

13. Foreach statement given below, please indicate your answer by a tick in the appropriate box which best describes your feeling.

Motives of savings	Very strongly agree	Strongly Agree	Agree	Disagree	Strongly Disagree
1.You desire to build reserve for unforeseen contingencies					
2.You desire to provide for anticipated future needs like old age					
3.You desire to enjoy an enlarged future income					

Thank you for your patience and time in answering the questions

ACHARYA INSTITUTE OF TECHNOLOGY

DEPARTMENT OF MBA

PROJECT (17MBAPR407) -WEEKLY REPORT

NAME OF THE STUDENT: RIYANA

INTERNAL GUIDE: Prof. M. SENDHIL KUMAR

USN: 1AY17MBA44

COMPANY NAME: Ascent Staffing Solutions Pvt.Ltd,

WEEK	WORK UNDERTAKEN	EXTERNAL GUIDE SIGNATURE	INTERNAL GUIDE SIGNATURE
3rd Jan 2019 – 9th Jan 2019	Industry Profile and Company Profile	Bhaskar	M. Ree
10th Jan 2019 – 17th Jan 2019	Preparation of Research instrument for data collection	Bhaskar	M. Ree
18th Jan 2019 – 25th Jan 2019	Data collection	Bhaskar	M. Ree
26th Jan 2019 – 2nd Feb 2019	Analysis and finalization of report	Bhaskar	M. Ree
3rd Feb 2019 – 9th Feb 2019	Findings and Suggestions	Bhaskar	M. Ree
10th Feb 2019 – 16th Feb 2019	Conclusion and Final Report	Bhaskar	M. Ree

Company Seal   College Seal   HOD Signature

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