

The Preference of Investment Avenues among the Fresh Graduates with Reference to Selected Financial Products in the City of Mumbai

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Abstract

No one can deny the fact that the investment climate in India has changed drastically in the past few decades. We now have the young breed of investors who is well informed and is able to make wise financial decisions. Thanks to the constant innovation that is taking place in the financial sector. There was a time when the most preferred investment avenue of an Indian investor was traditional avenues like gold, fixed deposits and others. The modern investor is willing to take a higher risk and invest in the innovative financial products that are available in the financial markets today. This study attempts to understand the investment preference among the youngsters who are the beginners in their own profession. Selected traditional and modern products are taken for the purpose of the study. It also aims to study the different parameters that are considered by these classes of investors before making an investment decision and the factors that influence such a preference.

Keywords: Investment, Investment preference, investment decision and financial products

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