



## A Survey on Investment Pattern for Assistant Professor in Self Financing Colleges

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### ABSTRACT:

The proficiency of a teacher has a big impact on the standard of education. There are several factors that determine a teacher's professional development. One of the important factors that significantly affects a teacher's effectiveness is the quality of their life. The amount of spending, saving, and investing is directly related to how well one lives. Teachers' economic conduct will reflect their attitudes towards investing, saving, and spending, which will have an effect on their profession, the educational system, and their quality of life. The study of this significant stakeholder in the educational system is important to the field of educational reform. This context informs the current research study, An analysis of teaching community behaviour towards saving & investment.

**Keywords:** Investment, Savings, Teaching

### 1. Introduction

The world's most favoured occupation is teaching. Especially in developing nations like India, teachers play a crucial role in our society since they guarantee the education of future generations. Teachers have a unique opportunity to enhance the lives of their students as well as those of their families, communities, and society as a whole because of their ability to "unleash the human potential of students (learners) within the formal education system." The quality of training is significantly influenced by the instructor's competence. The professional development of a teacher is influenced by various things. The world's most favoured occupation is teaching. Especially in developing nations like India, teachers play a crucial role in our society since they guarantee the education of future generations. Teachers have a unique opportunity to enhance the lives of their students as well as those of their families, communities, and society as a whole because of their ability to "unleash the human potential of students (learners) within the formal education system." The quality of training is significantly influenced by the instructor's competence. The professional development of a teacher is influenced by various things. The quality of a teacher's life is one of the key elements that has a big impact on how effective they are. A person's quality of life is directly correlated with their standard of living. Therefore, personal financial management, which includes earnings, spending, saving, and investing, has a significant impact on standard of living. Teachers' attitudes towards saving, investing, and spending will therefore reflect their financial behaviour, which in turn will affect their quality of life, their careers, and the educational system.

### 2. Review of Literature

Nallakannu and Selvaraj (2018) titled "Saving and Investment Pattern of College Teachers" Investors are sensitive about their safety of their investments are made. They need safety and reliability for their investments. Current trend had not affected investment. College teachers invest their money in safer environment, need regular income from their investment made with lower risk. It is evident from the study that most of the teachers are considered safety for selecting the mode of saving and Bank deposits were considered as the main option of the investment followed by Insurance.

Bindu (2017) in the study captioned "Analysis of Investment pattern of college teachers in Kerala" based on their research Project explored the fact that the flow of Individual investor's investments is backed by benefits and money. Individual investor still prefers to invest in financial products which give risk free returns. The study shows that all the teachers have a provident Fund, but the rate of investment in bonds and company shares are less. The main influencing factors for investment are liquidity, high returns, capital appreciation and tax benefit.

G. Usha sree (2017), in her study "Pattern of Savings and Investment of Teachers – A Study of Warangal District" stated that there is a relationship between the determinants of saving and the pattern of savings and investment. It also stated that the school teachers are unaware of stock market activities therefore their preference of investment is less in case of stock market. Most of the teachers are giving first preference to Bank deposits, Gold and post

office schemes. Least preference is given to shares. The paper reveals that the primary and high school teachers are choosing low risk and low return investment alternative as they are not interested to undertake high risk.

Jeyakumari and soundaravalli (2015) in their study title with “A study on saving and investment pattern of college teachers with reference to thanjavur city corporation” The study is conducted by taking a limited number of sample sizes which is stated earlier. And this study reflects the exceptions of those respondents who are residing in Thanjavur .There might be a chance that the perceptions of the different respondents are varied due to diversity in social life, living pattern, Income level and the like. All the age groups give more important to invest in Insurance, bank deposit, post office rather than any other investment avenues. The respondents are more aware about various investment avenues like Insurance, PPF, bank deposits, small savings like post office savings and the like. Stock brokering firms has to conduct more awareness program as most of the respondents unaware about the new services and about stock market.

Chakraborty (2005) conducted research on savings and investment behavior of individual households of Orissa. The study conducted on 200 respondents with the objectives of examining investment pattern, saving objectives and investment preference of individual household. To meet the objectives researcher developed a structured questionnaire for collecting opinions. The result of the study revealed that demographic factors such as age, gender, occupation have significantly influence on savings and investment pattern. This study revealed that female saves more than male household. This paper concluded that women are more risk averter in investment, but they save more than me

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### 3. Objective of the Study

learn how to save and invest money like a college professor.

To look into the geographical distribution and financial backgrounds of assistant professors at self-finance institutions in the India.

To look into how much people save and their income levels in the social and economic setting.

To conduct research on the variables affecting savings and investments among assistant professors at Indian colleges with self-financing.

To understand how much money assistant professors in India's self-finance organisations save and how they invest it.

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### 4. The Study's Approach

The current investigation is supported by both primary and secondary data. A structured questionnaire given to lecturers at several colleges associated with india is used to collect primary data. Publications including books, journals, magazines, periodicals, websites, etc. are used to collect secondary data. 100 persons made up the sample size for the survey. The respondents, who are lecturers from several affiliated colleges of India, represent a range of socioeconomic statuses, educational levels, and age brackets.

Investing and saving

Saving and investing are commonly used interchangeably. The basic difference between the two terminology—and indeed, the two concepts—has dramatically decreased as more people begin to refer to their assets as their life savings. It's important to know that these are distinct ideas that combine effectively, though.

What is 'Saving'?

Setting money aside for a future need, expense, or for unforeseen circumstances is the act of saving. The most popular savings options provided by financial institutions are term deposits, bank savings accounts, etc.

What is 'Investing'?

The act of investing involves putting money into financial instruments and investment opportunities that have the potential to produce income or increase financial security. In India, equities, mutual funds, bonds, real estate, and exchange-traded funds are the most widely used investment vehicles. When it comes to investing, it's critical to keep in mind that risk and return go hand in hand.

Why is 'Saving' Important?

We should save our hard-earned cash for a number of reasons. Following are some of the main advantages of your savings:

1. Emergency fund: Savings are necessary, regardless of how they are used in the end. A family member may experience a medical emergency, you may lose your work, or you may decide to launch your own business. It's crucial to have liquid assets on hand in these situations. Therefore, it's typically a good idea to save aside three to six months' worth of costs in case of an emergency.

2. A place to start when investing What is saved is the discrepancy between income and expenses. Set aside a small portion of your savings to invest in liquid assets, like cash.

Investments are essential to a person's future since they support things like

The following are a few of the top advantages of investing:

**Fight inflation:** Over time, investing your money can help you do just that. Because inflation tends to diminish the value of money over time, if we don't invest, our purchasing power will likely decline. It seems reasonable to put money into possibilities that could generate returns which are greater than inflation to protect against this possibility. **Achieve financial objectives:** Investing may assist you in achieving all of your financial objectives, including buying a home or car, saving for a wedding, paying for a child's further education, and creating retirement plans.

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## Conclusion

According to the report, the majority of survey respondents or academics choose to invest in insurance, post office savings, bank deposits, etc. rather than shares or debentures. Because they don't want to take on significant risk, the poll respondents opt for low risk, poor return investments. They prefer low-risk investments like bank savings that offer a safe return. Teachers must be aware of the available investment options in order to assess risk-return portfolios and increase their profits. The majority of those who responded were married, and their primary motivation for saving was to support their children's future and schooling.

Teachers must be aware of the available investment options in order to assess risk-return portfolios and increase their profits. The majority of those surveyed are married, and their primary motivation for saving is to support their children's future and educational needs. Most professors have a tendency to invest some of their monthly compensation in the hope of earning a reasonable return. The majority of investors are drawn to investing strategies that cite these goals as a result. This study has made it abundantly clear how crucial saving money is. It provides consolation and broadens options for choices that have a big impact on the instructors' quality of life.

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