



A STUDY ON SECTORAL INVESTMENT CHOICES AMONG INVESTORS IN COIMBATORE DISTRICT

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CHAPTER -1

INTRODUCTION AND RESEARCH DESIGN

1.1 INTRODUCTION

Investment is a crucial aspect of personal financial planning, enabling individuals to grow their wealth, achieve financial security, and meet long-term goals. The choice of investment sectors varies based on factors such as income levels, risk tolerance, market awareness, and economic conditions. In India, traditional investment options like gold, fixed deposits, and real estate have long been popular. However, in recent years, the investment landscape has diversified to include modern options such as mutual funds, stocks, startups, and sustainable sectors like renewable energy.

Coimbatore, often referred to as the "Manchester of South India," is known for its robust industrial base, entrepreneurial spirit, and thriving textile sector. The city has also seen significant growth in other sectors like real estate, agriculture, IT, and manufacturing, providing a wide range of investment opportunities for its residents. With its unique blend of traditional and emerging industries, Coimbatore serves as an interesting case study to understand how investors make sectoral investment choices.

This study focuses on identifying the preferred investment sectors among investors in Coimbatore district and analyzing the factors influencing their decisions. It also aims to shed light on emerging trends in investment behavior, including the inclination towards technology-driven and socially responsible investments. By exploring the challenges faced by investors and the opportunities available in various sectors, this research seeks to provide insights that are valuable for financial planners, policymakers, and investors themselves. Understanding the investment patterns in Coimbatore is not only essential for individual wealth creation but also for fostering economic growth in the region. This research will contribute to bridging knowledge gaps and guiding informed decision-making for sustainable financial planning in a rapidly evolving economic environment.

1.2 STATEMENT OF THE PROBLEM

Investment decisions are a critical component of financial planning, as they directly influence wealth creation and economic growth. However, in a dynamic market environment, investors often face challenges in selecting the right sectors to allocate their resources. In Coimbatore, a district known for its vibrant industrial and entrepreneurial activities, the investment behavior of individuals is shaped by a mix of traditional sectors like textiles and agriculture and emerging sectors like real estate, information technology, and renewable energy. Despite the availability of diverse investment opportunities, several issues persist. Many investors lack sufficient awareness and understanding of new and emerging sectors, leading to a strong preference for traditional investment options. Furthermore, the rapid changes in economic conditions, market volatility, and technological advancements create uncertainty, making it difficult for investors to assess the risks and returns associated with various sectors.

Additionally, factors such as income levels, risk tolerance, and accessibility to financial advisory services significantly influence sectoral investment choices. These factors often lead to underutilization of promising sectors, which could otherwise yield higher returns and contribute to regional economic growth. The absence of adequate research and localized data further compounds the problem, as investors struggle to make informed decisions tailored to the unique economic and industrial profile of Coimbatore.

This study aims to address these challenges by exploring the sectoral investment preferences among investors in Coimbatore district, analyzing the factors influencing their decisions, and identifying the barriers they face. By shedding light on these issues, the research seeks to provide valuable insights for improving investor awareness, optimizing financial strategies, and fostering balanced growth across various sectors in the region.

1.3 OBJECTIVES OF THE STUDY

The research on "Sectoral Investment Choices among Investors in Coimbatore District" is designed to comprehensively analyze the factors influencing investment behavior and preferences. The study focuses on understanding sectoral preferences, challenges, and the socio-economic impact of investment decisions. The objectives are outlined as follows:

- 1. To Identify the Preferred Investment Sectors:** Determine the most popular sectors, such as real estate, stock market, mutual funds, gold, agriculture, and emerging areas like startups and renewable energy.
- 2. To Analyze Investor Behavior:** Examine how investor demographics, such as age, income, education, and occupation, influence investment choices.
- 3. To Explore the Awareness of Emerging Sectors:** Investigate how well investors understand and adopt new opportunities in areas like technology-driven startups and sustainable investments.
- 4. To Study the Risk Tolerance Levels:** Evaluate the willingness of investors to take risks and how this influences their sectoral choices.
- 5. To Assess the Role of Financial Literacy:** Understand the impact of financial education and advisory services on investment decisions.
- 6. To Investigate the Motivations Behind Investments:** Identify the primary objectives of investors, such as wealth creation, tax benefits, retirement planning, or financial security.
- 7. To Examine Investment Barriers:** Identify challenges faced by investors, including lack of sectoral information, market volatility, high risks, or limited access to investment tools.
- 8. To Measure the Impact of Economic Trends:** Study how regional and national economic factors influence sectoral preferences among investors in Coimbatore.
- 9. To Understand Investment Duration Preferences:** Analyze whether investors prefer short-term, medium-term, or long-term investments based on their financial goals.
- 10. To Provide Policy Recommendations:** Develop actionable insights for policymakers, financial institutions, and advisory firms to design products and policies that align with the investment needs of Coimbatore's investors.

These objectives provide a well-rounded framework for analyzing the sectoral investment patterns and challenges in Coimbatore district, contributing to more effective financial decision-making and economic growth.

1.4 SCOPE OF THE STUDY

The study on "Sectoral Investment Choices among Investors in Coimbatore District" explores the investment behavior and preferences of individuals in one of Tamil Nadu's most economically vibrant districts. The scope of the study is outlined as follows:

1. Geographical Scope: The research is confined to Coimbatore district, which is known for its unique economic structure, including traditional sectors like textiles and agriculture, alongside emerging sectors such as IT, renewable energy, and real estate. The district provides a diverse sample of investors from urban, semi-urban, and rural areas.

2. Sectoral Scope: The study includes both traditional investment sectors such as real estate, gold, fixed deposits, and agriculture, as well as modern options like mutual funds, stocks, startups, and sustainable investments. It evaluates how these sectors appeal to different investor demographics.

3. Demographic Scope: The research covers a broad spectrum of investors across various age groups, income levels, education levels, and occupations, enabling an in-depth analysis of how these factors influence sectoral preferences.

4. Behavioral Analysis: The study investigates the factors that influence investment decisions, such as financial goals, risk tolerance, market awareness, and socio-economic conditions.

5. Emerging Trends: The research examines the growing interest in emerging sectors like renewable energy, technology startups, and ESG (Environmental, Social, and Governance) investments. It also assesses how investor behavior is adapting to these opportunities.

6. Economic Implications: The study evaluates how sectoral investment choices contribute to Coimbatore's economic development, including job creation, industrial growth, and financial stability.

7. Challenges Faced by Investors: The research identifies barriers such as lack of financial literacy, market volatility, and limited access to professional advisory services, which affect sectoral choices.

8. Time-Bound Scope: The study focuses on current trends and patterns in sectoral investment, acknowledging that these may evolve over time due to changes in economic and market conditions.

9. Practical Applications: The findings aim to assist financial institutions, policymakers, and investors in designing investment strategies and sector-specific financial products tailored to the needs of Coimbatore's investors.

10. Contribution to Knowledge: The research contributes to the academic understanding of sectoral investment preferences in a tier-II city, providing a reference for future studies in similar regions.

By defining the scope, this study ensures a focused and comprehensive analysis of the sectoral investment choices among investors in Coimbatore district, addressing both individual and regional financial dynamics.

1.5 RESEARCH METHODOLOGY

The research on "Sectoral Investment Choices among Investors in Coimbatore District" adopts a structured methodology to analyze investment preferences and the factors influencing them. The methodology ensures a systematic collection, analysis, and interpretation of data to achieve the research objectives.

1. Research Design:

A descriptive research design is employed to study and understand the sectoral investment patterns of investors. This approach helps in exploring the preferences, motivations, and challenges faced by investors in selecting specific sectors.

2. Data Collection Methods:

Primary Data: Primary data is collected through structured questionnaires and surveys administered to investors in Coimbatore. Interviews are conducted to gather qualitative insights into investment behavior.

Secondary Data: Secondary data is gathered from financial reports, government publications, industry studies, and academic journals to support and validate the findings.

3. Sampling Technique:

Stratified random sampling is used to ensure representation from different demographics such as age, income level, occupation, and education. This approach provides a diverse sample of investors, reflecting Coimbatore's socio-economic composition.

4. Sampling Random sampling method

Simple random sampling is a probability sampling method where every individual in the population has an equal chance of being selected. For example, this research used a random method like drawing lots or a random number generator to select 100 participants, this method applies. It ensures fairness and reduces bias but requires careful planning.

5. Sample Size:

A sample size of 100 respondents is targeted to ensure the data is statistically significant and representative of the investor population in Coimbatore district.

6. Tools for Data Collection:

A combination of close-ended and open-ended questions is included in the questionnaire to collect quantitative and qualitative data. The survey is conducted both online and offline for broader participation.

7. Data Analysis Techniques:

Quantitative data is analyzed using statistical tools such as percentages, averages, and cross-tabulations.

Qualitative data is interpreted to understand investor perceptions and preferences.

Tools like SPSS or Excel are used to perform data analysis and generate insights.

8. Geographical Coverage:

The study focuses on investors across urban, semi-urban, and rural areas within Coimbatore district, ensuring comprehensive coverage of the region.

9. Limitations:

The study is time-bound and focuses on current investment trends. Changes in market conditions or external economic factors may influence future sectoral preferences.

This research methodology ensures a balanced and systematic approach to understanding sectoral investment choices, providing reliable and actionable insights for policymakers, financial institutions, and investors.

1.6 LIMITATIONS OF THE STUDY

The research on "Sectoral Investment Choices among Investors in Coimbatore District" provides valuable insights into investment patterns and preferences. The study is confined to Coimbatore district and does not include other regions. As a result, the findings may not be representative of the investment preferences in other districts or states. The research captures sectoral investment preferences at a specific point in time. Changes in market conditions, economic policies, or external factors such as global trends could alter investment behavior in the future. Although the study targets a sample size of 100 investors, it may not capture the full diversity of the investor population in Coimbatore, especially in terms of niche groups or high-net-worth individuals. The accuracy of the findings depends on the honesty and completeness of responses from participants. Some respondents may provide socially desirable answers or incomplete information, which could affect the reliability of the data.

While the study attempts to cover both traditional and emerging sectors, it may not include all possible investment avenues, such as cryptocurrency or niche industries, due to their limited presence or lack of awareness among investors in the region. The study relies partially on secondary data from reports, journals, and government publications. The accuracy and relevance of this data may impact the study's conclusions. This is a cross-sectional study that examines investment preferences at one point in time. A longitudinal study

might provide a better understanding of how preferences evolve over time. While the study addresses financial literacy, it may not fully explore its depth and impact on investment decisions due to time and resource constraints. Factors such as inflation, interest rates, and global economic conditions that significantly influence investment behavior are outside the scope of this study. The study primarily uses online and offline surveys for data collection. Limited internet access or technological familiarity among some respondents might restrict participation, particularly in rural areas. By acknowledging these limitations, the study aims to maintain transparency and provide a foundation for future research to address these gaps.

1.7 CHAPTER SCHEME

CHAPTER I

The Introduction of The Study, Statement of The Problem, Objective, Scope, Research Methodology And Limitations of the study are narrated in this chapter.

CHAPTER II

The second topics deals with the review of literature related to the study.

CHAPTER III

Third chapter deals with the overall view of the study.

CHAPTER IV

Fourth chapter represents the data analysis and interpretation.

CHAPTER V

The final chapter deals with the findings, suggestions and conclusions of the study.

CHAPTER-2

REVIEW OF LITERATURE

AUTHOR: TRIPATHY.S

TITLE OF THE ARTICLE: GAP Interdisciplinarities

YEAR AND PUBLICATION: (January 2020)

This study focused on investment behavior in Ahmedabad. Investors showed limited knowledge and awareness about modern investment options such as mutual funds. The study revealed a dominant reliance on traditional instruments like fixed deposits, with safety and guaranteed returns being the primary motivators. Younger investors showed some inclination towards mutual funds, but the overall adoption remained low due to inadequate financial literacy. Highlights the challenges of introducing risk-based investment tools to conservative investors.

TITLE OF THE ARTICLE: International Journal of Application or Innovation in Engineering & Management**YEAR AND PUBLICATION: (June 2017)**

Explored investment preferences across multiple age groups in India. Traditional investment avenues such as bank fixed deposits, recurring deposits, and life insurance policies remained the top choices. Riskier options, like stocks and mutual funds, were largely avoided due to limited trust and the lack of financial awareness. Long-term planning and tax-saving benefits were the primary drivers for investment decisions.

AUTHOR: PANCHAL & AJMERA**TITLE OF THE ARTICLE: International Journal of Management, Public Policy and Research****YEAR AND PUBLICATION: (May 2022)**

Focused on investment preferences in Gujarat with an emphasis on gold and real estate. Gold was seen as a safe-haven investment and a hedge against inflation, while real estate investments were preferred for long-term wealth accumulation. Mutual funds and equities remained secondary options, with limited trust in the financial markets. The study highlighted a need for improving investor confidence through better regulatory mechanisms and investor protection measures.

AUTHOR: KARUNAKARAN ET AL.**TITLE OF THE ARTICLE: Post Office Savings and Rural Development****YEAR AND PUBLICATION: (October 2020)**

Examined rural investors' dependency on post office schemes. Rural investors preferred post office savings schemes due to their guaranteed returns and risk-free nature. Lack of awareness about other investment avenues, such as mutual funds or equities, restricted diversification. Investments in post office savings were primarily driven by government backing and the simplicity of the schemes.

AUTHOR: TELI & KORE**TITLE OF THE ARTICLE: Post Office Savings Schemes Study****YEAR AND PUBLICATION: (March 2015)**

Analyzed post office savings as a preferred investment avenue for the middle-class population in India. Tax benefits and steady, risk-free returns made post office savings schemes attractive for salaried individuals. Younger investors were less inclined toward these schemes due to limited flexibility and lower returns compared to other options.

AUTHOR: KUMAR. A**TITLE OF THE ARTICLE: Household Savings in India****YEAR AND PUBLICATION: (July 2018)**

Focused on savings patterns and preferences in Indian households. Provident funds, life insurance policies, and fixed deposits dominated savings due to the perception of safety and stability. Equity-linked savings schemes and mutual funds had low penetration among middle-income households.

AUTHOR: MOHAMAD & SHAJAHAN**TITLE OF THE ARTICLE: Study on Rural Investor Attitudes****YEAR AND PUBLICATION: (December 2016)**

Focused on rural investment behavior. Rural investors exhibited low confidence in equity markets and modern financial products, relying heavily on traditional savings options. Income constraints and limited access to financial advisory services influenced conservative investment decisions.

AUTHOR: VIKRANT VALA ET AL.**TITLE OF THE ARTICLE: Inspira-JMME****YEAR AND PUBLICATION: (August 2021)**

Examined the preferences of urban investors in Gujarat. Younger professionals showed an increasing interest in mutual funds due to the ease of access provided by digital platforms. However, traditional instruments like gold and fixed deposits still held a significant portion of investments. The preference for mutual funds was largely influenced by technology and financial awareness campaigns.

AUTHOR: KARUNAKARAN ET AL.**TITLE OF THE ARTICLE: Commodity Markets Study****YEAR AND PUBLICATION: (November 2018)**

Studied the behavior of small investors in commodity markets. Commodity markets were perceived as highly speculative and risky, deterring small-scale investors. Traditional investment instruments remained the first choice due to a lack of understanding of commodity trading.

AUTHOR: RICHA**TITLE OF THE ARTICLE: Analysis of Post Office Savings****YEAR AND PUBLICATION: (February 2004)**

Focused on the role of post office savings schemes in India. Post office savings schemes were trusted for their government backing but were seen as outdated by younger, tech-savvy investors. The lack of competitive interest rates and flexibility made them less attractive in urban areas. These studies collectively

emphasize the conservative nature of Indian investors, the dominance of traditional instruments, and the gradual but limited shift toward modern financial products like mutual funds and equities.

CHAPTER 3

PROFILE OF THE STUDY

3.1 INVESTMENT

Investment is the process of allocating resources, such as money, time, or effort, into an asset, project, or venture with the expectation of generating returns, such as income, profit, or capital appreciation. It is a crucial element of wealth creation and economic growth. The term "investment" comes from the Latin word *investire*, meaning "to clothe" or "to envelop." Initially used in the 16th century to describe the act of committing resources to ventures for financial gain. Investment practices date back to ancient civilizations like Mesopotamia and Egypt, where people invested in land, livestock, and trade.

3.2 HISTORICAL CONTEXT

1. Ancient Times: Investments were primarily in land, barter trade, and livestock. Wealth accumulation was tied to tangible assets.

2. Middle Ages: Merchants invested in long-distance trade and ship. Emergence of banking systems, starting with the Medici family in Italy.

3. Industrial Revolution (18th-19th Century): Modern investment practices began with the rise of joint-stock companies and the establishment of stock exchanges. People started investing in infrastructure like railways and factories.

4. 20th Century: Introduction of financial instruments like mutual funds and bonds. Globalization expanded investment opportunities across borders.

5. Present: Diverse investment options, including stocks, cryptocurrency, and renewable energy. Technology plays a critical role in investment decision-making.

3.3. TYPES OF INVESTMENT

Let provide additional insights into the various aspects of investment:

3.3.1. Traditional Investments (Detailed Insight)

I. Real Estate: Involves purchasing residential, commercial, or agricultural properties.

Benefits: Long-term appreciation, rental income, and portfolio diversification.

Example: Investing in Coimbatore's booming real estate market due to IT parks and industrial growth.

II. Gold/Silver: Considered a hedge against inflation and economic uncertainty. India is one of the largest markets for gold investment, often tied to cultural and religious practices.

III. Fixed Deposits: Offered by banks and financial institutions with guaranteed returns. Suitable for risk-averse investors, though returns are relatively low compared to inflation-adjusted growth.

3.3.2. Financial Market Investments

I. Stocks: Represent partial ownership in a company. High risk, but also high potential returns if the company performs well. Popular in India with platforms like NSE and BSE providing access to equity investments.

II. Mutual Funds: Pooling of money by multiple investors managed by professional fund managers.

Types: Equity funds, debt funds, hybrid funds. Systematic Investment Plans (SIPs) are a preferred mode of investing for beginners.

III. Bonds: Debt instruments where investors lend money to governments or corporations in return for periodic interest. Low-risk and predictable, making them a good diversification tool.

3.3.3. Alternative Investments

I. Cryptocurrency: Digital currencies like Bitcoin and Ethereum are decentralized and highly volatile. Emerging as a preferred option for tech-savvy investors globally.

Risks: Lack of regulation, high price fluctuations.

II. Commodities: Investing in resources like oil, gold, or agricultural products. Price movements depend on supply-demand dynamics and geopolitical factors.

III. Hedge Funds: Pooled funds from high-net-worth individuals, managed to achieve aggressive growth. Generally, not accessible to retail investors due to high minimum investment requirements.

3.3.4. Emerging Investment Opportunities

I. Sustainable/ESG Investments: Focus on companies with strong environmental, social, and governance practices. Growing in popularity as investors become more environmentally conscious.

II. Start-Ups and Venture Capital: Investors fund innovative start-ups with high growth potential. Risks are higher, but so are the rewards in case of success (e.g., Flipkart, BYJU's).

III. Renewable Energy: Investments in solar, wind, and other sustainable energy sources. Global governments incentivize renewable projects, making this sector attractive.

3.4. Investments Are Changing Globally and in India

I. Global Trends: Focus on technology: Artificial Intelligence (AI), robotics, and quantum computing. Renewable energy and sustainability are driving investment patterns. Increased cross-border investments due to globalization.

II. Indian Context: Government initiatives like Make in India and Digital India attract FDI (Foreign Direct Investment). Rising popularity of SIPs and mutual funds among retail investors. Booming sectors: IT, real estate, EV (Electric Vehicles), and healthcare.

3.5. Future of Investment

I. Technology: Growth in AI, machine learning, and blockchain.

II. Health-Tech: Personalized medicine and biotechnology will dominate.

III. Space Exploration: Commercial space travel and satellite technology will open new opportunities.

IV. Green Investments: Increasing focus on ESG-compliant companies and renewable energy.

3.6. INVESTORS

Investors are individuals, institutions, or entities that allocate their resources (money, time, or effort) into an asset, venture, or market with the expectation of earning a return on their investment in the future.

3.7. TYPES OF INVESTORS

Investors can be broadly categorized into the following types based on their characteristics and investment approaches:

3.7.1. RETAIL INVESTORS

Definition: Individual investors who use their personal savings to invest in financial markets or tangible assets.

Investment Options: Stocks, mutual funds, fixed deposits, real estate, and gold.

Features: Smaller capital investment, Preference for low to medium-risk investments, Reliance on financial advisors or online platforms for investment decisions.

3.7.2. INSTITUTIONAL INVESTORS

Definition: Large entities or organizations that invest substantial amounts of money on behalf of others.

Examples: Pension funds, Insurance companies, Banks, Mutual fund companies.

Features: Manage large portfolios, Professional expertise in decision-making, Significant influence on financial markets.

3.7.3. ANGEL INVESTORS

Definition: High-net-worth individuals who provide capital to start-ups or small businesses in exchange for equity ownership.

Features: Focus on early-stage businesses with growth potential, take higher risks for potentially higher rewards, Provide mentorship and industry connections to entrepreneurs.

3.7.4. VENTURE CAPITALISTS

Definition: Firms or individuals that invest in innovative start-ups or businesses with high growth potential.

Features: Provide funding during the scaling phase of start-ups, expect significant equity and returns in case of success. Play an active role in the business's operations or strategy.

3.7.5. PRIVATE EQUITY INVESTORS

Definition: Investors or firms that buy significant stakes in companies, often taking them private, to restructure and eventually sell for profit.

Features: Invest in established businesses, Aim to improve company profitability and efficiency, Require substantial capital and expertise.

3.7.6. RETAIL TRADERS

Definition: Individuals who actively trade in financial markets, aiming to profit from short-term price movements.

Features: Primarily involved in stock, forex, or cryptocurrency trading, use technical analysis and market trends to make decisions, High-risk appetite.

3.7.7. SOCIALLY RESPONSIBLE INVESTORS (SRI)

Definition: Investors who focus on Environmental, Social, and Governance (ESG) criteria when selecting investments.

Features: Prioritize ethical and sustainable businesses, Growing in importance with the rise of green and ESG-compliant investments.

3.7.8. SOVEREIGN WEALTH FUNDS (SWFS)

Definition: State-owned investment funds or entities managing the surplus wealth of a country.

Examples: Abu Dhabi Investment Authority (UAE), Norway's Government Pension Fund Global.

Features: Invest in diversified global assets, including real estate, stocks, and infrastructure, Support national economic goals and financial stability.

3.7.9. HEDGE FUND INVESTORS

Definition: High-net-worth individuals or institutions investing in hedge funds, which employ aggressive investment strategies to maximize returns.

Features: Use advanced techniques like short selling, leverage, and derivatives, High risk and high reward.

Investors are the backbone of financial markets and economies, enabling growth and innovation. The type of investor depends on factors like financial goals, risk tolerance, and investment horizons. While retail

investors play a vital role in individual wealth creation, institutional and specialized investors influence large-scale market trends and global investments.

3.8. INVESTORS AND COIMBATORE RELATIONS

- Strategic Location:** Coimbatore is well-connected to major cities, ports, and airports, making it an attractive destination for investors.
- Ease of Doing Business:** The city's business-friendly policies and infrastructure, such as industrial parks and SEZs, encourage investments.
- Supportive Ecosystem:** Presence of institutions like CODISSIA, TICEL Bio Park, and PSG Institutions aids in business incubation, innovation, and workforce development.
- Stable Market Demand:** A robust domestic market and export potential drive investor confidence.

3.9. MAJOR BOOMING SECTORS IN COIMBATORE

- Textiles and Garments:** Known for its spinning mills, Coimbatore remains a leader in textile production and exports.
- Engineering and Manufacturing:** The city has a thriving engineering sector specializing in pump sets, **motors, and machinery.**
- IT and ITES:** Coimbatore is an emerging IT hub with companies focusing on software development and BPO services.
- Healthcare and Medical Tourism:** World-class hospitals and affordable healthcare attract both domestic and international patients.
- Education:** High demand for educational institutions and coaching centers drives investments in this sector.
- E-commerce and Retail:** With urbanization and digital penetration, Coimbatore sees growth in organized retail and e-commerce.

3.10. EMERGING IMPORTANT SECTORS FOR INVESTMENT

- Renewable Energy:** Wind and solar energy projects, driven by Coimbatore's favorable climate and policies, show immense potential.
- Agri-Tech and Food Processing:** Proximity to agricultural regions makes investments in technology for farming and food processing highly promising.
- Startups and Innovation:** Coimbatore is gaining recognition as a startup hub, especially in technology, logistics, and green solutions.
- Real Estate and Urban Development:** Growing urbanization and smart city initiatives will boost real estate investments.
- Tourism and Hospitality:** With its proximity to hill stations and cultural sites, tourism infrastructure is a growing opportunity.
- Healthcare Technology:** Telemedicine, diagnostics, and medical devices offer lucrative opportunities in the tech-driven healthcare market.

7. Automobile Ancillaries: Supporting industries for EVs (Electric Vehicles) and auto components are emerging investment hotspots.

3.11. FOR SMALL & MEDIUM SCALE INVESTORS

1. Retail and Franchise Opportunities

Grocery Stores: Start small grocery outlets or franchise stores catering to residential areas. Brands like D-Mart are popular in Coimbatore, and mini versions can work well.

Cafes and Food Trucks: Invest in small cafes or food trucks focusing on local delicacies or quick-service food items.

Pharmacy or Healthcare Stores: With growing demand for healthcare, opening small medical stores or wellness product shops is lucrative.

Handloom and Artisan Products: Start ventures focusing on traditional handloom sarees, home décor, or eco-friendly products, leveraging Coimbatore's reputation in textiles. Small-scale textile boutiques are popular among locals.

2. Agriculture-Based Ventures

Organic Farming: Invest in small plots of land to grow organic fruits, vegetables, or spices.

Dairy and Poultry: Small dairy farms or poultry units are in demand due to the city's proximity to agricultural regions.

Farm-to-Table Models: Create small businesses focusing on delivering fresh produce directly to households.

3. E- Commerce and Home-Based Businesses

Online Retail: Sell niche products like handcrafted items, jewelry, or organic goods on platforms like Amazon or Flipkart.

Dropshipping: Start a low-capital e-commerce business without maintaining inventory.

5. Rental Businesses

Two-Wheeler or Bicycle Rentals: Ideal for students and professionals in the city.

Event Equipment Rentals: Small-scale investments in chairs, tables, and sound systems for local events can provide steady income.

6. Food Processing

Homemade Snacks and Pickles: Invest in small-scale production of popular South Indian snacks, pickles, or masalas for local and online markets.

Cold-Pressed Oils: There is growing demand for traditional and healthy cold-pressed oils like coconut and groundnut oil.

7. Education and Training

Skill Development Classes: Open small coaching centers for soft skills, language training, or IT certifications.

Daycare and Preschools: With more working parents in Coimbatore, small-scale daycare centers are in demand.

8. Tourism-Related Ventures

Homestays and Guest Houses: Utilize property in or near tourist locations like Ooty or Valparai for small hospitality ventures.

Travel Agencies: Offer budget-friendly package tours and travel booking services.

9. Beauty and Wellness

Home-Based Salons: Small salons or beauty services catering to residential neighborhoods.

Fitness Studios: Open yoga or Zumba studios with affordable memberships.

10. Recycling and Waste Management

Start small ventures in paper recycling, scrap collection, or plastic segregation for resale to larger recycling companies.

CHAPTER 4

DATA ANALYSIS AND INTERPRETATION

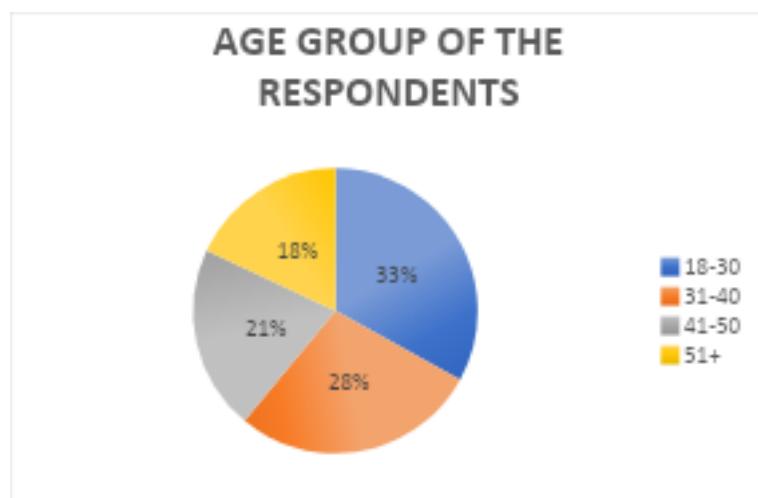
PERCENTAGE ANALYSIS

AGE GROUP OF THE RESPONDENTS

TABLE 4.1

AGE GROUP	NO.OF. RESPONDENTS	PERCENTAGE
18-30	33	33%
31-40	28	28%
41-50	21	21%
51+	18	18%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.1

INTERPRETATION

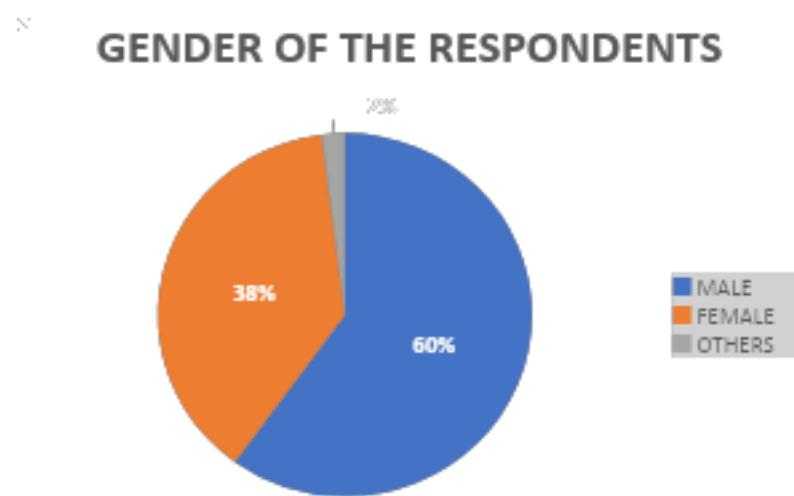
From the above table and figure, it can be interpreted that the age distribution of the respondents as follows: 33% are aged between 18 -30, 28% are aged between 31-40, 21% are aged between 41-50, and 18% are aged above 50.

GENDER OF THE RESPONDENTS

TABLE 4.2

GENDER	NO.OF. RESPONDENTS	PERCENTAGE
MALE	60	60%
FEMALE	38	38%
OTHERS	2	2%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.2

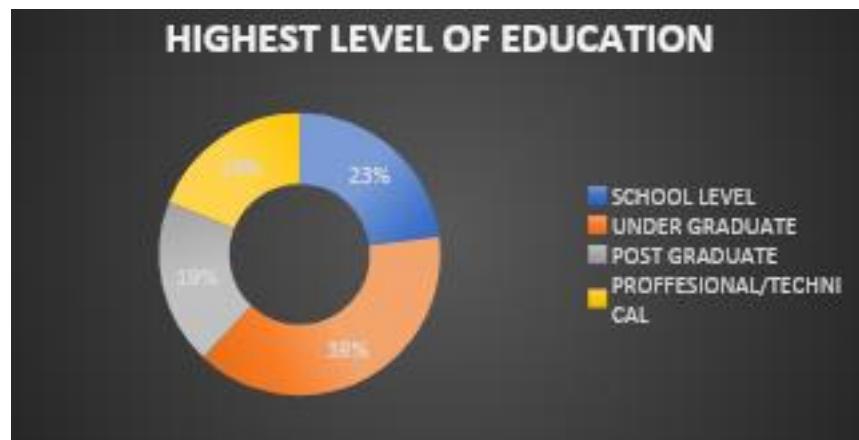
INTERPRETATION

From the above table and figure, it can be interpreted that the gender distribution of the respondents as follows: 60% are male, 38% are female, and 2% belong to other gender categories.

HIGHEST LEVEL OF EDUCATION OF THE RESPONDENTS**TABLE 4.3**

EDUCATIONAL LEVEL	NO.OF. RESPONDENTS	PERCENTAGE
SCHOOL LEVEL	23	23%
UNDER GRADUATE	39	39%
POST GRADUATE	19	19%
PROFESSIONAL/ TECHNICAL	19	19%
TOTAL	100	100%

Sources: Primary Data

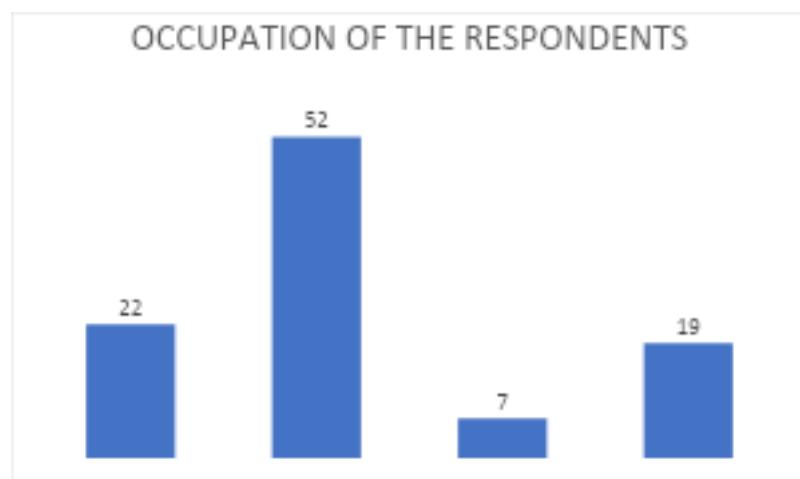
FIGURE 4.3**INTERPRETATION**

From the above table and figure, it can be interpreted that the education level of the respondents as follows: 23% have completed school level education, 39% have completed undergraduate education, 19% are postgraduates, and 19% are in professional or technical education.

OCCUPATION OF THE RESPONDENTS**TABLE 4.4**

OCCUPATION OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
SALARIED	22	22%
SELF-EMPLOYED	52	52%
RETIRED	7	7%
STUDENT	19	19%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.4

INTERPRETATION

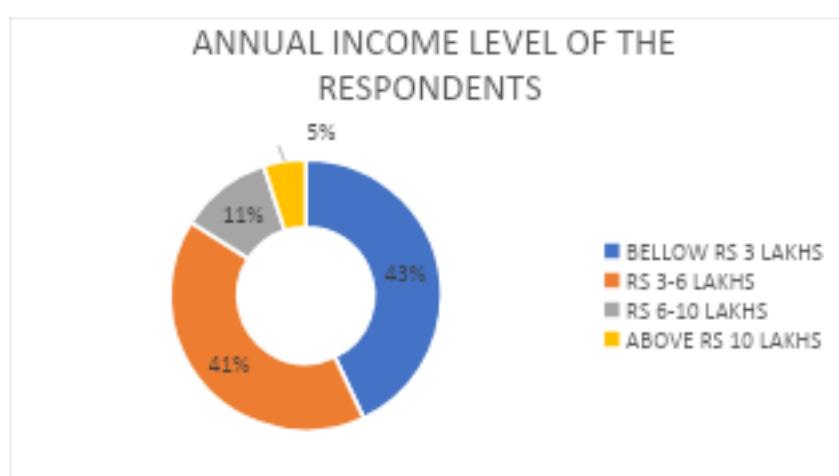
From the above table and figure, it can be interpreted that the employment status of the respondents as follows: 22% are salaried employees, 52% are self-employed, 7% are retired, and 19% are students.

ANNUAL INCOME LEVEL OF THE RESPONDENTS

TABLE 4.5

ANNUAL INCOME LEVEL OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
BELOW RS 3 LAKHS	43	43%
RS3-6 LAKHS	41	41%
RS6-10 LAKHS	11	11%
ABOVE RS 10 LAKHS	5	5%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.5

INTERPRETATION

From the about above and figure it can be interpreted that 43 percentage respondents annual income is less than Rs 3 lakhs, 41% respondents annual income is between Rs 3-6 lakhs, 11% respondents annual income is Rs 6-10 lakhs, and 5% annual income is above Rs 10 lakhs.

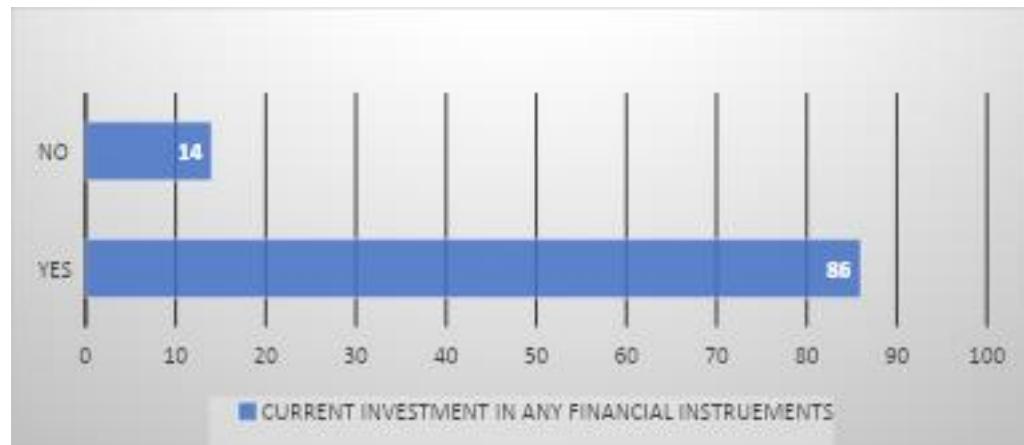
CURRENT INVESTMENT IN ANY FINANCIAL INSTRUUEMENTS OF THE RESPONDENTS

TABLE 4.6

CURRENT INVESTMENT IN ANY FINANCIAL INSTRUUEMENTS OF THE RESPONDENTS	NO.OF. RESPONDENTS	PERCENTAGE
YES	86	86%
NO	14	14%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.6



INTERPRETATION

From the above table and figure, it is evident that 86% of the respondents currently invest in financial instruments, while 14% do not.

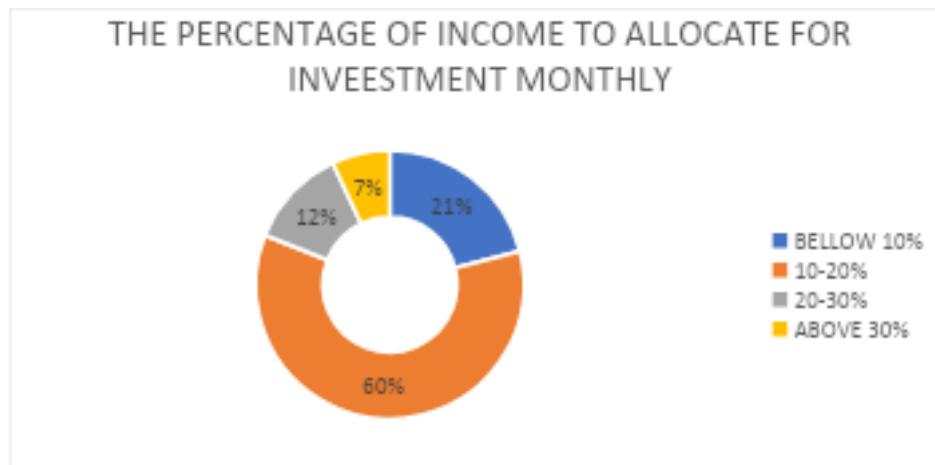
THE PERCENTAGE OF INCOME TO ALLOCATE FOR INVEESTMENT MONTHLY OF THE RESPONDENTS

TABLE 4.7

THE PERCENTAGE OF INCOME TO ALLOCATE FOR INVEESTMENT MONTHLY OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
BELLOW 10%	21	21%
10-20%	60	60%
20-30%	12	12%
ABOVE 30%	7	7%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.7



INTERPRETATION

From the above table and figure, it can be interpreted that the percentage of income allocated for monthly investments as follows: 21% of respondents allocate below 10%, 60% allocate between 10% and 20%, 12% allocate between 20% and 30%, and 7% allocate above 30%.

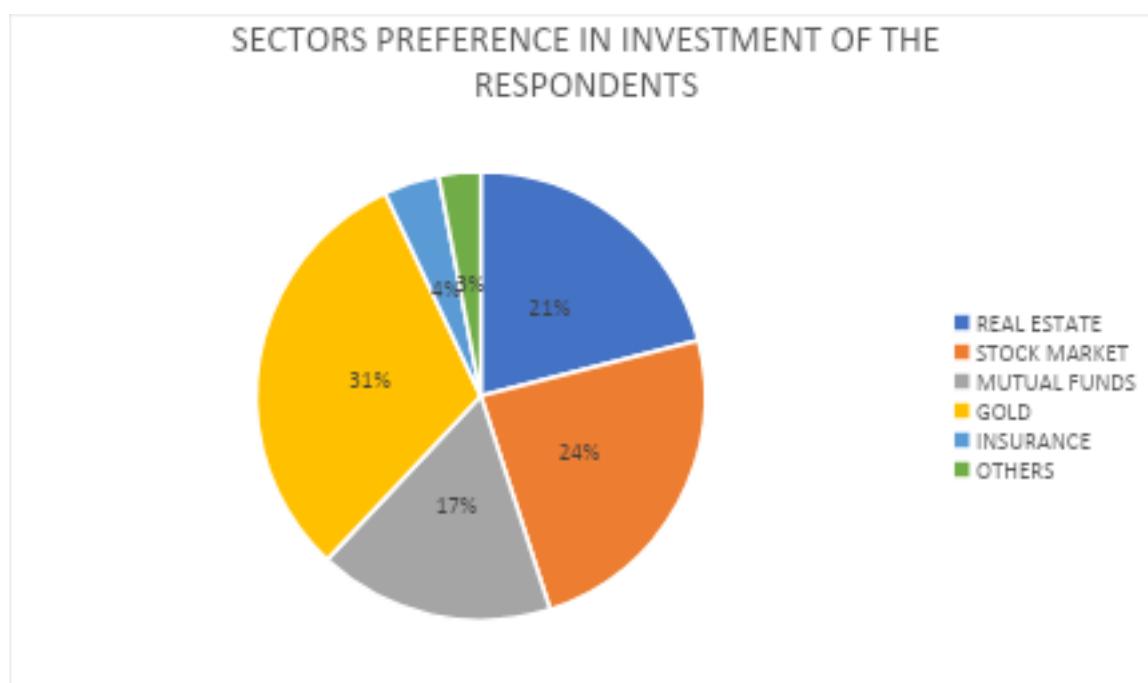
SECTORS PREFERENCE IN INVESTMENT OF THE RESPONDENTS

TABLE 4.8

SECTORS PREFERENCE IN INVESTMENT OF THE RESPONDENTS	NO.OF. RESPONDENTS	PERCENTAGE
REAL ESTATE	21	21%
STOCK MARKET	24	24%
MUTUAL FUNDS	17	17%
GOLD	31	31%
INSURANCE	4	4%
OTHERS	3	3%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.8



INTERPRETATION

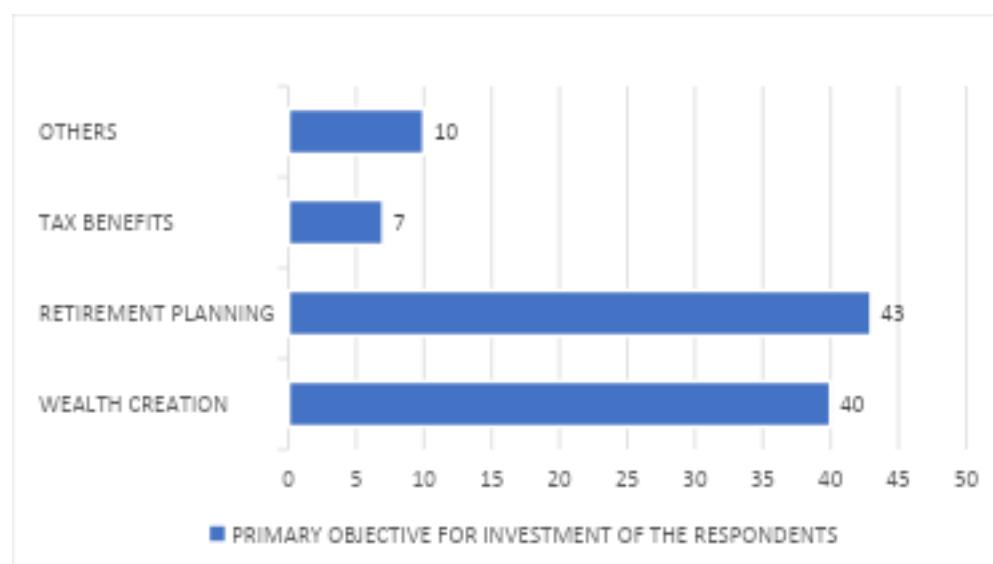
From the above table and figure, it can be interpreted that the sectoral preferences for investment among the respondents as follows: 21% prefer real estate, 24% prefer the stock market, 17% prefer mutual funds, 31% prefer gold, 4% prefer insurance, and 3% prefer other sectors.

DECIDE TO INVESTMENT PLANNING OF THE RESPONDENTS

TABLE 4.9

DECIDE TO INVESTMENT PLANNING OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
WEALTH CREATION	40	40%
RETIREMENT PLANNING	43	43%
TAX BENEFITS	7	7%
OTHERS	10	10%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.9**INTERPRETATION**

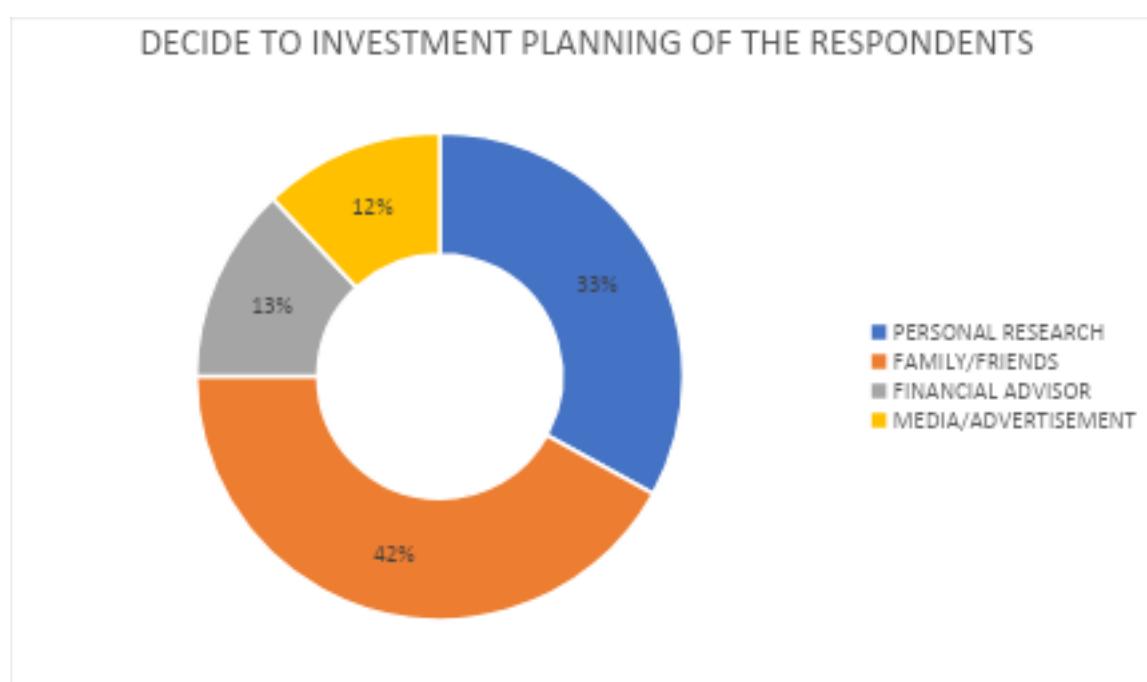
From the above table and figure, 40% of the respondents choose wealth creation in their investment planning, 43% choose retirement planning, 7% choose tax benefits, and 10% choose other purposes.

DECIDE TO INVESTMENT PLANNING OF THE RESPONDENTS

TABLE 4.10

DECIDE TO INVESTMENT PLANNING OF THE RESPONDENTS	NO.OF. RESPONDENTS	PERCENTAGE
PERSONAL RESEARCH	33	33%
FAMILY/FRIENDS	42	43%
FINANCIAL ADVISOR	13	13%
MEDIA/ADVERTISEMENT	12	12%
TOTAL	100	100%

Sources: Primary Data

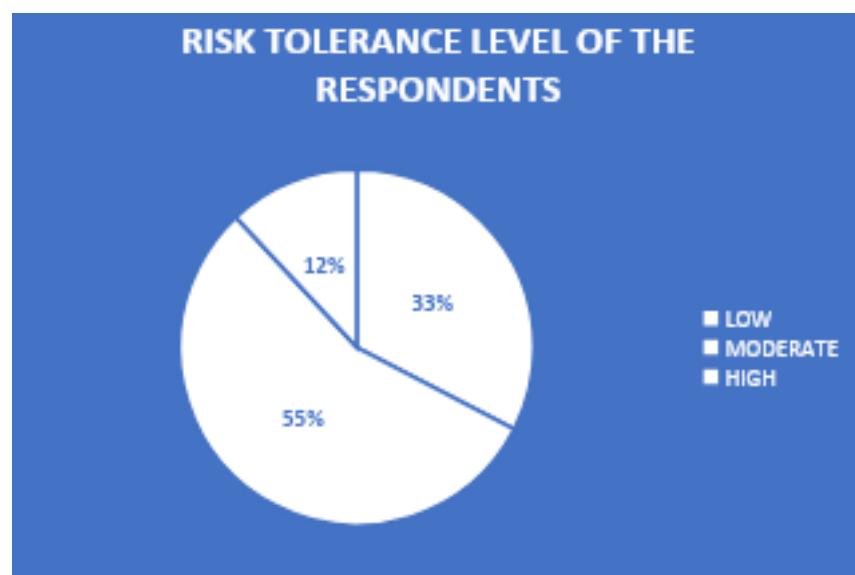
FIGURE 4.10**INTERPRETATION**

From the above table and figure, it can be interpreted that the sources influencing investment planning decisions of the respondents as follows: 33% rely on personal research, 42% on family and friends, 13% on financial advisors, and 12% on media or advertisements.

RISK TOLERANCE LEVEL OF THE RESPONDENTS**TABLE 4.11**

RISK TOLERANCE LEVEL OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
LOW	33	33%
Moderate	55	55%
HIGH	12	12%
TOTAL	100	100%

Sources: Primary Data

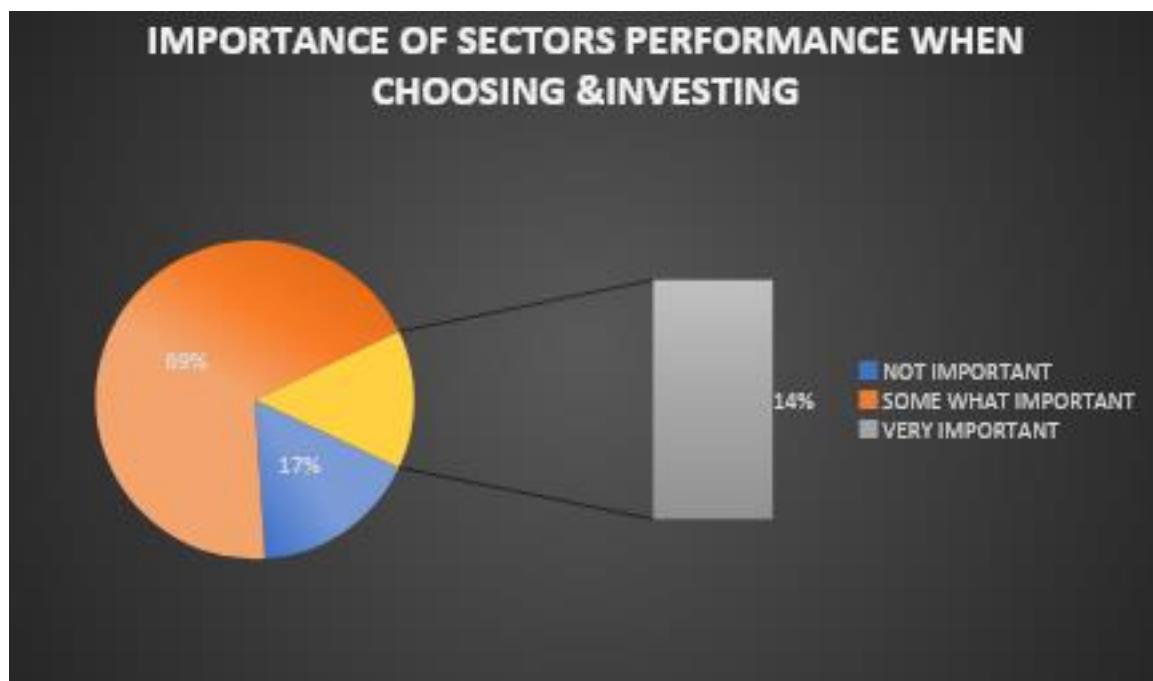
FIGURE 4.11**INTERPRETATION**

From the above table and figure, it can be interpreted that the risk tolerance levels of the respondents as follows: 33% have a low risk tolerance, 55% have a moderate risk tolerance, and 12% have a high-risk tolerance.

IMPORTANCE OF SECTORS PERFORMANCE WHEN CHOOSING & INVESTING**TABLE 4.12**

IMPORTANCE OF SECTORS PERFORMANCE WHEN CHOOSING & INVESTING	NO. OF. RESPONDENTS	PERCENTAGE
NOT IMPORTANT	17	17%
SOME WHAT IMPORTANT	69	69%
VERY IMPORTANT	14	14%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.12

INTERPRETATION

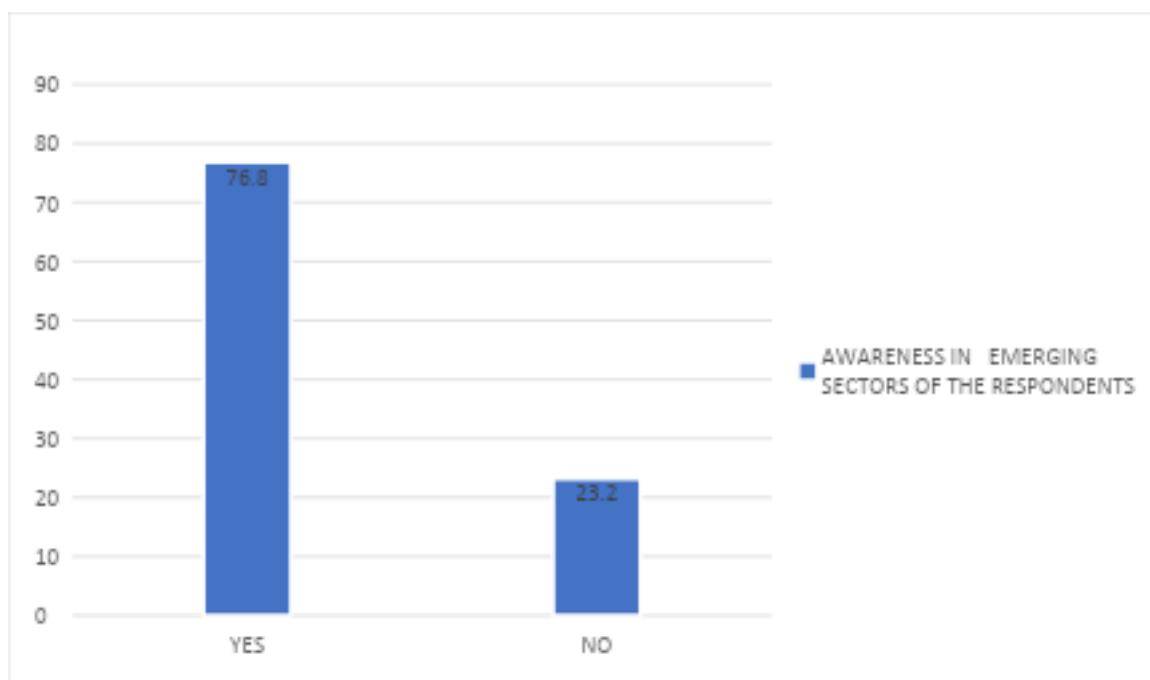
From the above table and figure, it can be interpreted that the importance of sector performance when choosing an investment as follows: 17% of respondents consider it not important, 69% consider it somewhat important, and 14% consider it very important.

AWARENESS IN EMERGING SECTORS OF THE RESPONDENTS

TABLE 4.13

AWARENESS IN EMERGING SECTORS OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
YES	76.8	76.8%
NO	23.2	23.2%
TOTAL	100	100%

Sources: Primary Data

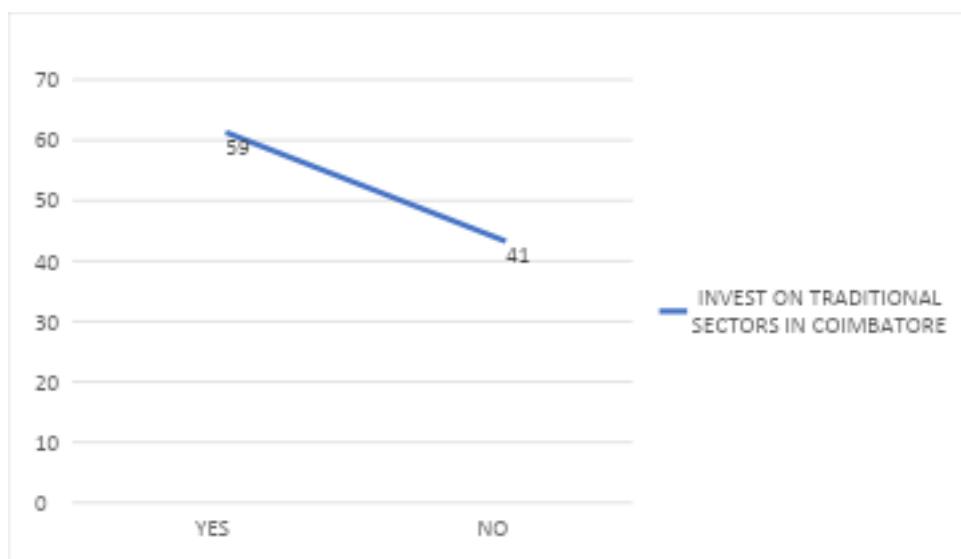
FIGURE 4.13**INTERPRETATION**

From the above table and figure, it can be interpreted that the awareness of emerging sectors among the respondents as follows: 76.8% of respondents are aware, while 23.2% are not aware.

INVEST ON TRADITIONAL SECTORS IN COIMBATORE OF THE RESPONDENTS**TABLE 4.14**

INVEST ON TRADITIONAL SECTORS IN COIMBATORE OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
YES	59	59%
NO	41	41%
TOTAL	100	100%

Sources: Primary Data

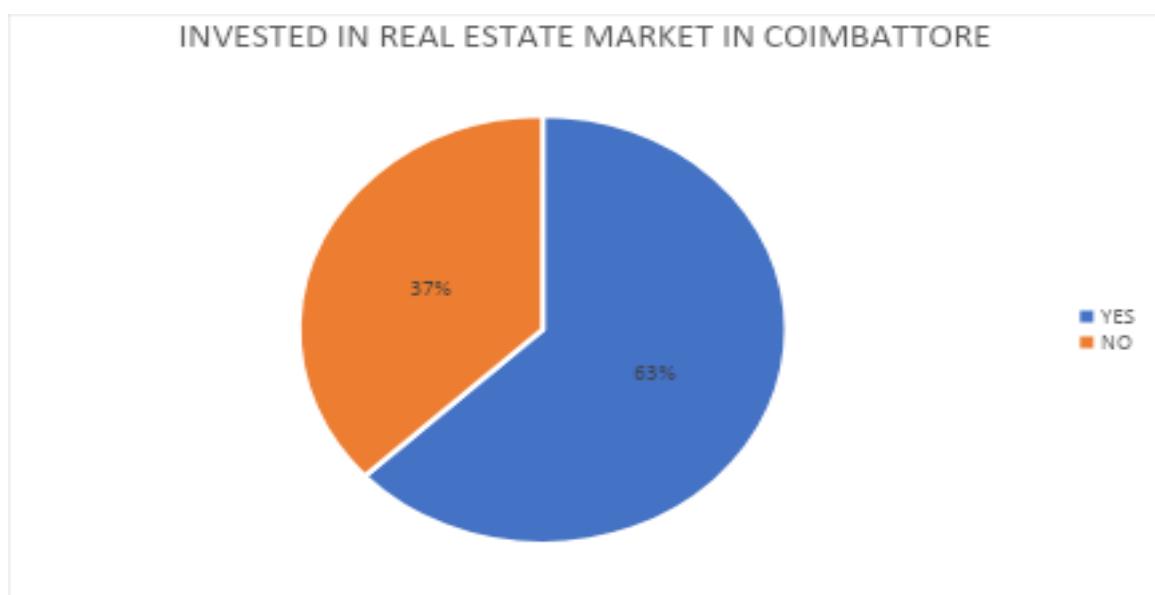
FIGURE 4.14**INTERPRETATION**

From the above table and figure, it can be interpreted that the investment in traditional sectors in Coimbatore, such as agriculture and textiles, as follows: 59% of respondents chose "Yes," while 41% chose "No."

INVESTED IN REAL ESTATE MARKET IN COIMBATTOR OF THE RESPONDENTS**TABLE 4.15**

INVESTED IN REAL ESTATE MARKET IN COIMBATTOR OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
YES	63	63%
NO	37	37%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.15

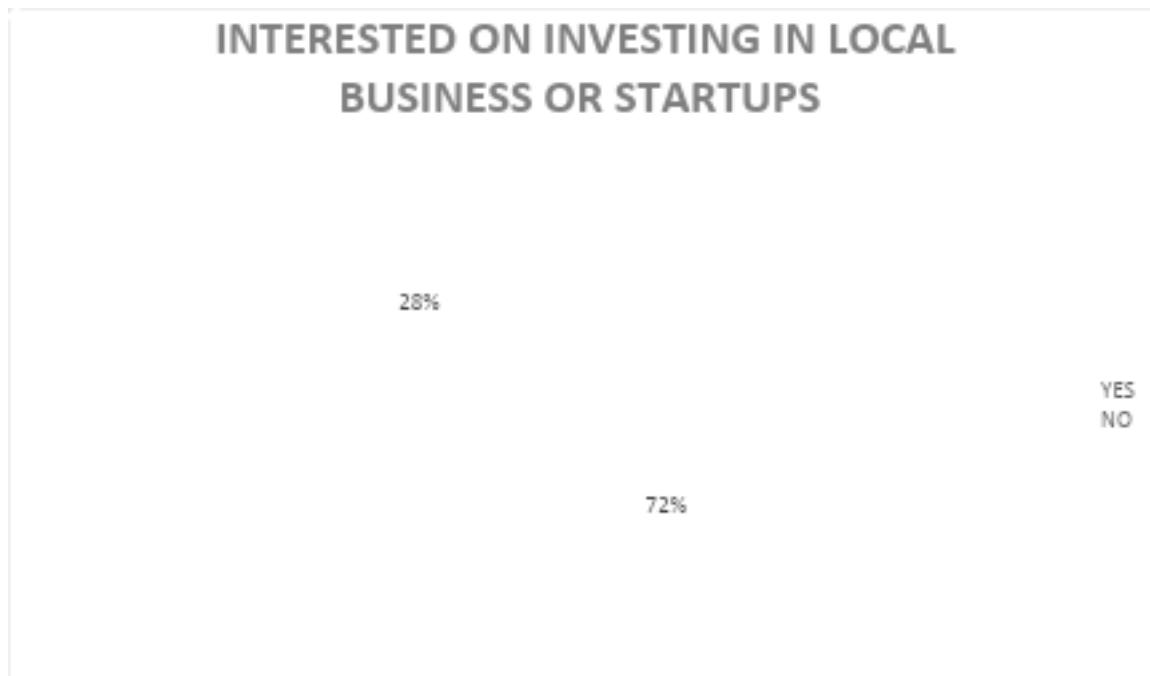
INTERPRETATION

From the above table and figure, it can be interpreted that 63% of respondents have invested in the real estate market in Coimbatore, while 37% have not.

INTERESTED ON INVESTING IN LOCAL BUSINESS OR STARTUPS OF THE RESPONDENTS**TABLE 4.16**

INTERESTED ON INVESTING IN LOCAL BUSINESS OR STARTUPS OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
YES	72	72%
NO	28	28%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.16**INTERPRETATION**

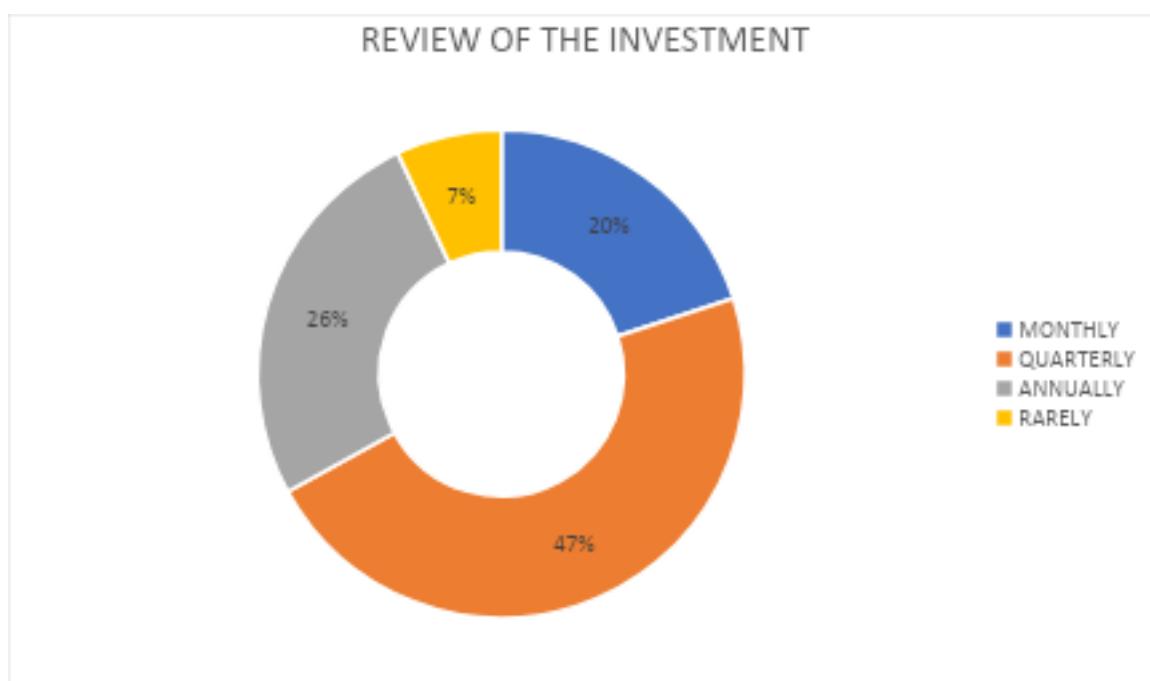
From the above table and figure, it can be interpreted that 72% of respondents are interested in investing in local businesses or startups, while 28% are not interested.

REVIEW OF THE INVESTMENT OF THE RESPONDENTS

TABLE 4.17

REVIEW OF THE INVESTMENT OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
MONTHLY	20	20%
QUARTERLY	47	47%
ANNUALLY	26	26%
RARELY	7	7%
TOTAL	100	100%

Sources: Primary Data

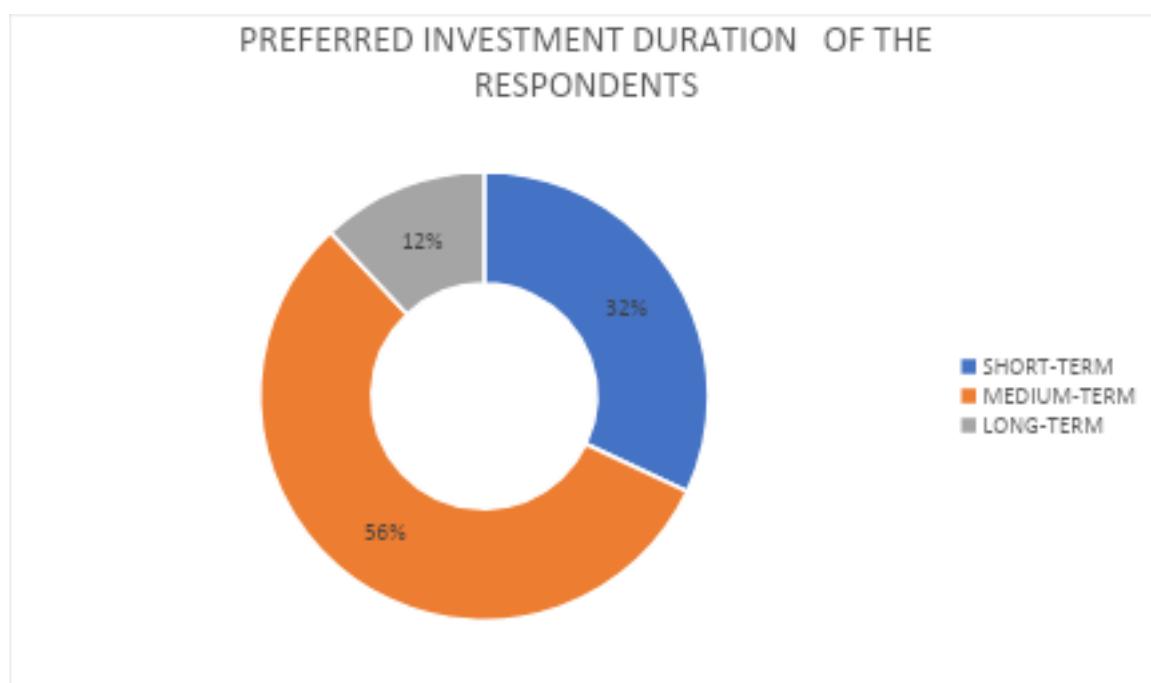
FIGURE 4.17**INTERPRETATION**

From the above table and figure, it can be interpreted that the frequency of investment reviews among the respondents as follows: 20% review their investments monthly, 47% review them quarterly, 26% review them annually, and 7% review them rarely.

PREFERRED INVESTMENT DURATION OF THE RESPONDENTS**TABLE 4.18**

PREFERRED INVESTMENT DURATION OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
SHORT-TERM	32	32%
MEDIUM-TERM	56	56%
LONG-TERM	12	12%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.18**INTERPRETATION**

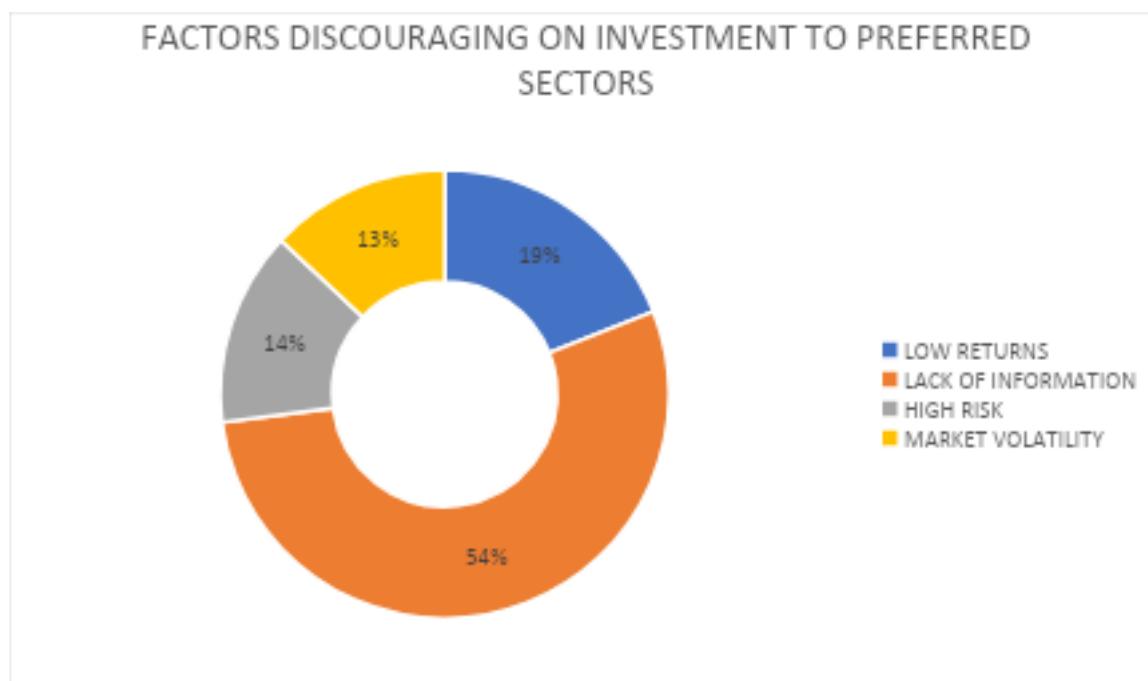
From the above table and figure, it can be interpreted that the preferred investment duration of the respondents as follows: 32% prefer short-term investments, 56% prefer medium-term investments, and 12% prefer long-term investments.

FACTORS DISCOURAGING ON INVESTMENT TO PREFERRED SECTORS

TABLE 4.19

FACTORS DISCOURAGING ON INVESTMENT TO PREFERRED SECTORS	NO. OF. RESPONDENTS	PERCENTAGE
LOW RETURNS	19	19%
LACK OF INFORMATION	54	54%
HIGH RISK	14	14%
MARKET VOLATILITY	13	13%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.19**INTERPRETATION**

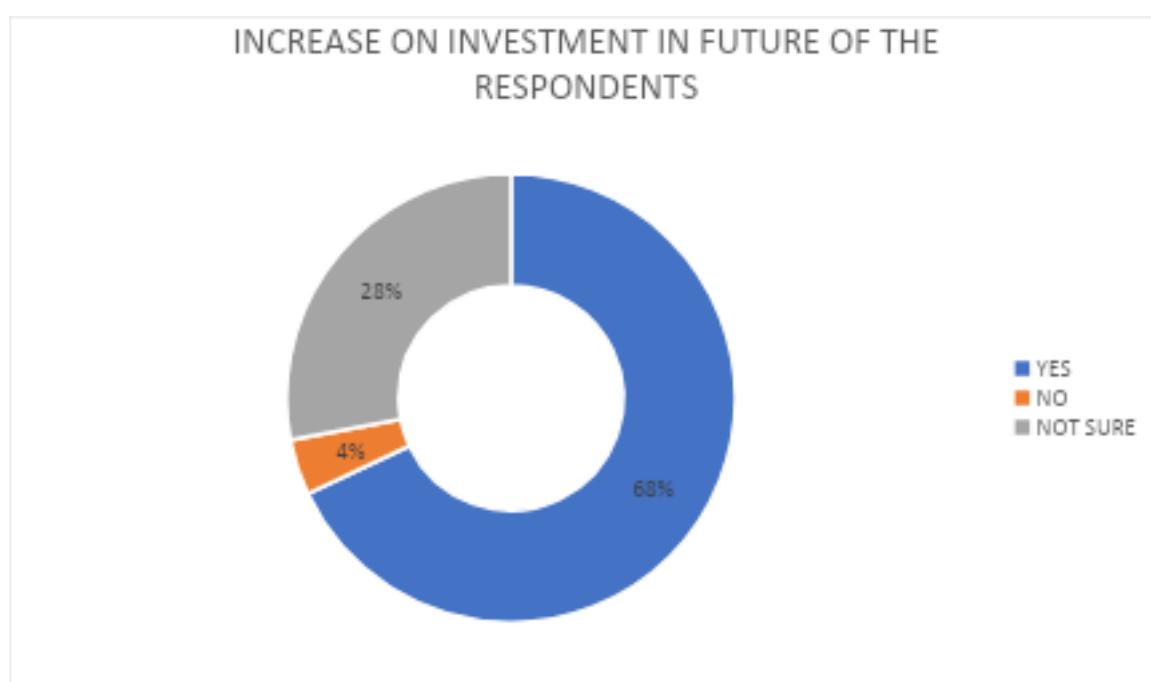
From the above table and figure, it can be interpreted that the factors discouraging investment in preferred sectors as follows: 19% of respondents are discouraged by low returns, 54% by a lack of information, 14% by risk, and 13% by market volatility.

INCREASE ON INVESTMENT IN FUTURE OF THE RESPONDENTS

TABLE 4.20

INCREASE ON INVESTMENT IN FUTURE OF THE RESPONDENTS	NO. OF. RESPONDENTS	PERCENTAGE
YES	68	68%
NO	4	4%
NOT SURE	28	28%
TOTAL	100	100%

Sources: Primary Data

FIGURE 4.20**INTERPRETATION**

From the above table and figure, it can be interpreted that 68% of respondents plan to increase their investment in the future, 4% do not plan to, and 28% are unsure.

CHAPTER-5

FINDINGS, SUGGESTION AND CONCLUSION

This chapter presents the key findings on sectoral investment choices among investors in Coimbatore district, followed by actionable suggestions to enhance investment strategies, and concludes with insights on the broader implications of the study.

FINDINGS OF THE STUDY

- ✓ **Age Distribution:** A majority (61%) of respondents are aged between 18 to 40, indicating a youthful population actively engaged in investment decisions.
- ✓ **Gender Distribution:** A clear dominance of male respondents (60%) shows a gender skew in investment behavior, with fewer females (38%) and a minimal percentage (2%) from other genders.
- ✓ **Educational Background:** 39% of respondents are undergraduates, which suggests that education level plays a role in shaping investment preferences and decisions.
- ✓ **Employment Status:** A significant proportion (52%) of respondents are self-employed, suggesting a higher level of independence and possibly a greater interest in investment.
- ✓ **Annual Income:** The majority of respondents (43%) earn less than Rs 3 lakhs annually, which could influence the types of investment options they seek.
- ✓ **Financial Instrument Investment:** A high percentage (86%) of respondents are involved in financial investments, showing a strong inclination towards wealth generation.
- ✓ **Monthly Investment Allocation:** 60% allocate between 10% and 20% of their income, suggesting moderate investment habits that balance with living expenses.
- ✓ **Sectoral Investment Preferences:** A preference for gold (31%) and real estate (21%) highlights conservative investment choices, with a lower inclination toward stocks (24%).
- ✓ **Investment Planning Objectives:** Retirement planning (43%) is the primary goal for most respondents, followed by wealth creation (40%).
- ✓ **Decision-Making Sources:** 42% of respondents depend on family and friends for investment decisions, reflecting a strong social influence.
- ✓ **Risk Tolerance:** A majority (59%) exhibit moderate risk tolerance, indicating cautious yet open attitudes towards varying levels of investment risks.
- ✓ **Sector Performance Consideration:** Most respondents (69%) consider sector performance somewhat important when choosing investments, but it is not the primary factor.
- ✓ **Awareness of Emerging Sectors:** A high awareness rate (76.8%) indicates that respondents keep informed about new investment opportunities.

- ✓ Traditional Sector Investment: 59% have invested in traditional sectors like agriculture and textiles, reflecting Coimbatore's economic structure.
- ✓ Real Estate Investment: 63% of respondents have invested in real estate, showing the significance of property as an investment in Coimbatore.
- ✓ Interest in Local Businesses: 72% are interested in investing in local startups, indicating optimism in the growth potential of the local economy.
- ✓ Investment Review Frequency: The majority (47%) review their investments quarterly, indicating a balanced approach to tracking financial progress.
- ✓ Investment Duration Preference: 56% prefer medium-term investments, which reflects a practical approach towards balancing short-term liquidity and long-term growth.
- ✓ Investment Discouragement Factors: Lack of information (54%) is the biggest discouragement to investment, highlighting a need for more financial education.
- ✓ Future Investment Plans: A significant proportion (68%) plans to increase their investments, suggesting growing confidence in financial markets.
- ✓ Tax Planning: Though not explicitly highlighted, the preference for retirement planning may also be driven by tax saving schemes and benefits.
- ✓ Mutual Fund Preferences: Only 17% prefer mutual funds, suggesting a lower risk appetite in investment compared to more tangible sectors like real estate or gold.
- ✓ Insurance Investment: A small percentage (4%) invest in insurance, suggesting that respondents prioritize tangible and wealth-building investments over risk management tools.
- ✓ Influence of Media: Only 12% of respondents are influenced by media or advertisements, which indicates that personal networks and research are more important.
- ✓ Awareness of Market Volatility: Market volatility is a major deterrent (13%), suggesting that respondents are cautious and prefer stable investment options.
- ✓ Impact of Family on Investment Decisions: A strong influence of family on decision-making may reflect traditional values in investment choices in Coimbatore.
- ✓ Gender-based Investment Preferences: Men dominate in decision-making roles, suggesting a need for promoting financial literacy among women.
- ✓ Income Impact on Investment Choices: Those with an income between Rs 3-6 lakhs (41%) show a more diversified investment approach compared to those earning less than Rs 3 lakhs
- ✓ Retirement and Tax Planning: Retirement and tax benefits are the most preferred planning goals, which is in line with common financial security priorities.

- ✓ Social Influence on Investment Decisions: Family and friends play a major role in shaping investment decisions, showing the importance of communal financial wisdom.

SUGGESTIONS OF THE STUDY

- Increase Financial Literacy: Providing more financial education can help respondents make informed decisions, especially in sectors like mutual funds and insurance.
- Gender-Inclusive Financial Education: Promote financial planning among women to balance the gender disparity in investment behavior.
- Introduce Risk Management Products: Insurance and low-risk products could appeal more to the respondents, especially those with moderate or low-risk tolerance.
- Diversify Investment Options: Encourage investments in emerging sectors like mutual funds, stocks, and insurance, which are currently less popular.
- Promote Long-Term Investment Options: Educate respondents on the benefits of long-term investments, which can help diversify their portfolios.
- Leverage Technology: Use digital platforms and apps to provide easy access to financial tools and advice for respondents who may rely on personal research.
- Encourage Professional Financial Advice: Financial advisors could help respondents make better-informed decisions, particularly for those with moderate to high incomes
- Build Awareness Around Tax Benefits: Increase awareness about the tax-saving benefits of various investment vehicles, especially retirement planning options
- Increase Awareness of Mutual Funds: Promote mutual funds as an accessible and profitable investment option for those seeking moderate returns.
- Create Investment Communities: Organize local investment groups or forums where individuals can discuss investment strategies and share experiences.
- Enhance Marketing Strategies: Financial institutions should use targeted advertisements and media strategies to appeal to a broader audience.
- Encourage Consistent Investment Reviews: Regularly review and assess investments to ensure financial goals are on track and adjust for market changes.
- Develop Sector-Specific Investment Programs: Create educational programs focused on real estate and gold investments to cater to the current preferences.
- Local Business Investment Platforms: Develop platforms that make it easier for people to invest in local startups and businesses in Coimbatore.
- Address Information Gaps: Fill knowledge gaps with clear, understandable information about investment opportunities and risks.

- Promote Social Influence in Investments: Leverage peer and family influence in campaigns that encourage saving and investing.
- Offer Risk-Reducing Investment Products: Provide products that allow for diversification while managing risk effectively.

CONCLUSION

The research clearly indicates that Coimbatore's residents are highly inclined towards investments, with a strong preference for traditional sectors such as real estate, gold, and agriculture. There is also a growing interest in local startups, suggesting a positive outlook towards community-driven economic growth. However, there are barriers, such as a lack of information and a relatively low risk tolerance, which hinder a more diversified investment strategy. Financial institutions and educators need to step in with tailored solutions—offering more accessible financial education, promoting alternative investment options like mutual funds, and creating platforms for sharing investment knowledge. By addressing these gaps, individuals in Coimbatore can optimize their financial planning, resulting in increased wealth generation and economic empowerment.

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APPENDIX

A STUDY ON SECTORAL INVESTMENT CHOICES AMONG INVESTORS IN COIMBATORE DISTRICT

1. What is your age group?

- 18–30
- 31–40
- 41–50
- 51+

2. Gender?

- Male
- Female
- Others

3. What is your highest level of education?

- School-level
- Undergraduate
- Postgraduate
- Professional/Technical

4. What is your occupation?

- Salaried
- Self-employed
- Retired
- Student

5. What is your annual income range?

- Below ₹3 Lakhs
- ₹3–6 Lakhs
- ₹6–10 Lakhs
- Above ₹10 Lakh

6. Do you currently invest in any financial instruments?

- Yes
- No

7. What percentage of your income do you allocate for investments monthly?

- Below 10%
- 10–20%

- 20–30%
- Above 30%

8. Which sector(s) do you prefer for investment?

- Real Estate
- Stock Market
- Mutual Funds
- Gold
- Insurance
- Others

9. What is your primary objective for investing?

- Wealth Creation
- Retirement Planning
- Tax Benefits
- Others

10. How do you decide where to invest?

- Personal Research
- Financial Advisor
- Family/Friends
- Media/Advertisements

11. What is your risk tolerance level?

- Low
- Moderate
- High

12. How important is sector performance when choosing an investment?

- Not Important
- Somewhat Important
- Very Important

13. Are you aware of emerging sectors like renewable energy or startups?

- Yes
- No

14. Do you invest in traditional sectors like agriculture or textiles in Coimbatore?

- Yes
- No

15. Have you invested in the real estate market in Coimbatore?

- Yes
- No

16. Are you interested in investing in local businesses or startups?

- Yes
- No

17. How often do you review your investments?

- Monthly
- Quarterly
- Annually
- Rarely

18. What is your preferred investment duration?

- Short-term
- Medium-term
- Long-term

19. What factors discourage you from investing in your preferred sector?

- Lack of Information
- High Risk
- Low Returns
- Market Volatility

20. Do you plan to increase your investments in the future?

- Yes
- No
- Not Sure