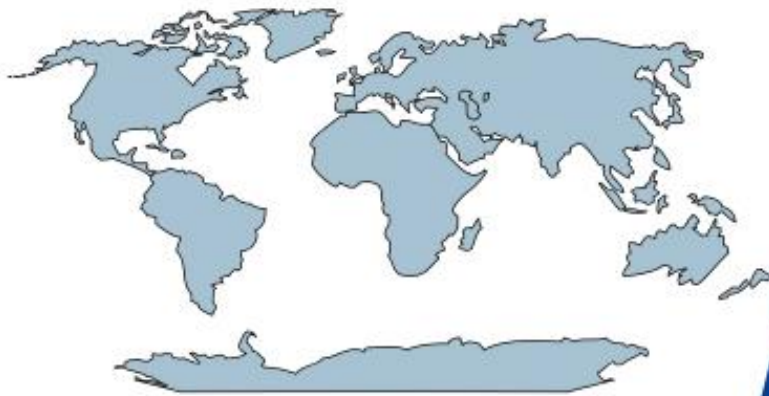


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A STUDY OF BANK FIXED DEPOSIT AS AN INVESTMENT AVENUE IN MUMBAI REGION

Vaibhavi Sanjiv Sawant¹ and Ms. Sahana Raviprasad²

¹Student, T.Y. Bcom (Banking & Insurance), Bunts Sangha's, S. M. Shetty College of Science, Commerce and Management Studies

²Teacher guide and Assistant Professor, Bunts Sangha's, S. M. Shetty College of Science, Commerce and Management Studies

ABSTRACT

Fixed Deposit as an investment avenue is losing popularity now a days particularly because of low interest rate payable by almost all banks in India. There are various other investment avenues presently investors are more interested such as Mutual Funds, Shares, PPF's etc. Still the Fixed Deposits are one of the major investment avenues for those investors who are not ready to bear any kind of risk and who are not interested in regularly monitoring their investment. Hence, the researcher has made an effort to study the behaviour of investors in Fixed Deposits as an investment avenue particularly in a vast city like Mumbai.

The researcher has conducted a primary researcher of the small set of population with a sample size of fifty-three investors and had analysed that around eighty three percent of people are still investing in the fixed deposits schemes. The reason for the same is safety of the fund. Researcher even observed that the investors are also aware of other investment opportunities apart from FD's.

INTRODUCTION:

BANK:

A bank is a financial institution that accepts deposits from the public and creates a demand deposit while simultaneously making loans. Lending activities can be directly performed by the bank or indirectly through capital markets.

Banks play an important role in financial stability and the economy of a country; most jurisdictions exercise a high degree of regulation over banks. Most countries have institutionalized a system known as fractional reserve banking, under which banks hold liquid assets equal to only a portion of their current liabilities.

FIXED DEPOSIT:

A Fixed Deposit is a type of investment scheme where an individual invests his money for a long time in a lump sum amount with a bank. Fixed deposit is considered the safest as there is no chance of any loss. The person gets the whole amount after a particular period. A fixed deposit in SEBI is said to be tax saving. Most of the salaried people put their money in fixed deposit other than investing in bonds and securities. It enables the depositor to earn a higher return on his fund. Fixed deposit requires a single time investment. Fixed deposit is one of the investment schemes for an individual. A fixed deposit refers to an investment scheme that banks and non banking

Financing companies provide. Some banks may offer additional services to fixed deposit holders such as loans against fixed deposit certificates at interest rates.

The interest rates vary between 4 and 7.50 percent; the tenure of a fixed deposit can vary from 7, 15 or 45 days to 1.5 years and can be as high as 10 year.

Benefits of Fixed deposits:

A fixed deposit is a financial instrument where an investor gives a certain sum of money to a bank or a financial institution (company) and the entity pays interest for the duration of the deposit. The rate of interest paid varies depending on the amount and tenure. Investor's, especially conservative investors, prefer to open fixed deposits as it is a safe investment option and it can be opened easily and quickly.

INVESTMENT:

In finance, the benefit from an investment is called a return. The return may consist of a gain or a loss realized from the sale of a property or an investment, unrealized capital appreciation (or depreciation), or investment income such as dividends, interest, rental income etc., or a combination of capital gain and income. The return may also include currency gains or losses due to changes in the foreign currency exchange rates.

Investors generally expect higher returns from riskier investments. When a low-risk investment is made, the return is also generally low. Similarly, high risk comes with high returns.