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INCREASING INVESTORS IN INIDA

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ABSTRACT

India boasts of an immense saving pool as a result of economic prosperity, but investor participation in this country remains extremely low. The paper deals with the current scenario of investors in India, challenges and opportunities, and suggestions that can help expand investment base. In this research, a mixed-method approach has been used combining the data from surveys with other secondary sources, which depicted both quantitative elements along with in-depth qualitative insights that emerged from the interviews with experts. The study's findings reflected that limited financial knowledge, absence of investment products, and regulatory hurdles are some of the crucial challenges toward growth in investments. From this angle, policymakers, financial organizations, and industry players need to do the right thing about financial literacy, investment product expansion, and regulatory facilitation. Investment culture could be what drives India into higher potential economic growth and sustainability.

1. INTRODUCTION

Indian economic growth is phenomenal. It made the country one of the world's fastest-growing major economies (World Bank, 2022). Its huge and growing middle class has created savings of this pool, which, if invested, would spur further growth. However, with respect to investor involvement, it still lags. It has discovered the Securities and Exchange Board of India (SEBI) that only 2.5 crore (25 million) investors out of a population of over 130 crore (1.3 billion) have remained stable in the investment in Indian stock market.

Last but not least, the investment culture has been proved vital for economic growth and development Levine (2005). The Organisation for Economic Co-operation and Development study reveals that the stronger the investor participation, the more economic growth and development take place OECD (2015). According to some studies, the financial illiteracy, low access of investment product types, and regulatory barriers surfaced as tremendous deterrence to the growth of investments in India (Bajpai, 2017; Kumar, 2018).

2. METHODOLOGY

This paper used the mixed-method approach, wherein the quantitative information supplemented with information from surveys and secondary sources was interpolated into qualitative evidence derived from interviews with experts. It also conducted a sample survey with 1,000 individual investors to collect information about their investment habits, attitudes, and preferences. Besides, this study examines secondary information originating from SEBI, RBI, and various other sources to understand the investment landscape prevailing in India. To seek the challenge and opportunities associated with the Indian investment market, 20 industry stakeholders such as financial advisors, investment bankers, and regulatory officials were consulted for secondary information.

3. CONCLUSION

The following section comprises the conclusion of the study.

Financial illiteracy: Even the respondents accepted that 60% of them were not properly informed regarding various investment products, especially stocks, bonds, and mutual funds.

Lack of investment products: As per this survey, 70% people accessed limited levels of investment products. Many looked for more traditional savings products, for example, fixed deposits and savings accounts. Regulatory hurdles: As experts opined, unclear regulatory policies and red tape and bureaucratic procedures were the major barriers that constrained investments.

4. RECOMMENDATIONS

Considering such issues and with respect to unlocking investments in India, the following recommendations may be drawn:

Improve financial literacy: Reinforce efforts to enhance financial literacy through investor education programs and awareness.

5. REFERENCES

[1] www.wikipedia.com
[2] www.ijprems.com
[3] www.ijwer.commpaigns by policymakers and financial institutions. Provide additional investment products