

**A STUDY ON THE INVESTMENT BEHAVIOUR OF COLLEGE
TEACHERS**

Dissertation submitted to
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In partial fulfilment of the requirement for the
Degree of Bachelor of Business Administration

Submitted by
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BHARATA MATA COLLEGE, THRIKKAKARA
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BHARATA MATA COLLEGE

(AFFILIATED TO MAHATMA GANDHI UNIVERSITY, KOTTAYAM)

BONAFIDE CERTIFICATE

This is to certify that the study report entitled “**A STUDY ON THE INVESTMENT BEHAVIOUR OF COLLEGE TEACHERS**” is a record of original work done by **KAMALA DEVI** (Registration no.21002108007) in partial fulfilment of the requirement for the degree of Bachelor of Business Administration under the guidance of **MS DRISHYA S RAJ, ASSISTANT PROFESSOR, DEPARTMENT OF BACHELOR OF BUSINESS ADMINISTRATION**. This work has not been submitted for the award of any other degree or titled of recognition earlier.

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This is to declare that this Bonafide record of the project work done by me entitled **“A STUDY ON THE INVESTMENT BEHAVIOUR OF COLLEGE TEACHERS”** in partial fulfilment of the BBA Programme of Mahatma Gandhi University under the guidance of **MS DRISHYA S RAJ, ASSISTANT PROFESSOR**, and that the report has not found the basis for the award of any Degree/Diploma or other similar titles to any candidate of any other university.

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KAMALA DEVI

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CHAPTER-1
INTRODUCTION

1.1 INTRODUCTION

Educating people is one of the most favoured careers worldwide. Teachers play a vital role in our society not just because of their vast numbers but also because, particularly in emerging nations like India, they are the ones who will ensure the education of future generations. Within the formal education system, teachers have the unique opportunity to help students realise their full potential, which changes them as people, families, communities, and society as a whole. One important factor that determines the quality of education is the teacher's proficiency. Professional growth for teachers is determined by a number of things. His quality of life is one of the primary aspects that greatly influences a teacher's effectiveness. There is a strong correlation between an individual's level of or the level of life an individual maintains. A person's style of living is frequently correlated with the existence or absence of specific tangible possessions, such as a home, a car, or jewellery. The standard of living is also influenced by one's capacity to pay for travel, art, music, entertainment, health care, and education. Large, costly, or ostentatious objects are thought to be indicators of a high quality of life (Lawrence J. Gitman, 1981). Therefore, the way one manages their personal finances income, savings, and investments has a significant influence on their style of living. Thus, a teacher's attitude towards saving, investing, and consuming would be a reflection of their financial behaviour, which would affect their quality of life, which would then affect their career and the educational system. Studies on this significant stakeholder component in education system assumes significance in the field of educational reform.

While there are several research studies that have looked into this issue, the most of them are theoretical, conceptual, and descriptive in character. Furthermore, rather than being grounded in thorough empirical study with diagnostic evaluation, the majority of research pieces that emerge in the popular press rely on anecdotal evidence. This analysis leads to the conclusion that the area of teaching community savings and investment behaviour is understudied. Consequently, a thorough, reliable, and well-rounded empirical investigation of teachers' attitudes and behaviours regarding their savings and investment activities is necessary. The current research project, "Investment behaviour of college teachers at Vidhya Bharathi Institution," is being conducted in this context.

Investment behaviour among college teachers is a subject of significant interest, particularly within the context of institutions like Vidhya Bharathi Group of Institutions in Ernakulam. These educators, entrusted with shaping the minds of tomorrow's leaders, navigate unique financial landscapes characterized by modest salaries, fluctuating income streams, and varying levels of financial literacy. Understanding their investment behaviour is not only crucial for their individual financial well-being but also for fostering a culture of financial responsibility within the institution.

College teachers at Vidhya Bharathi Group of Institutions face specific financial challenges that influence their investment decisions. These challenges include relatively low salaries compared to the demands of modern living, uncertainties regarding future income due to the nature of academic contracts, and the need to plan for retirement amidst these constraints. Furthermore, their investment behaviour is shaped by a myriad of factors, including personal financial goals, risk tolerance, knowledge about financial markets, socio-economic background, and life stage. Institutional policies and support mechanisms also play a role in guiding their investment choices, making the institutional context an important aspect to consider.

In terms of investment options, college teachers have a range of avenues to explore, each with its own risks and rewards. Traditional options such as savings accounts, fixed deposits, and government bonds offer stability but may provide lower returns compared to more volatile investments like equities and mutual funds. Real estate investments represent another avenue for wealth accumulation, albeit with substantial initial investment requirements. Additionally, retirement plans and pension schemes are essential considerations for long-term financial security, particularly given the uncertainty surrounding future income streams post-retirement.

One critical aspect influencing investment behaviour is financial literacy. Many college teachers may lack the necessary knowledge and skills to make informed investment decisions, highlighting the importance of educational initiatives aimed at improving financial literacy. Institutions like Vidhya Bharathi Group of Institutions could play a pivotal role in this regard by offering workshops, seminars, or courses on financial planning and investment management to empower their faculty members with the necessary tools to navigate the complexities of the financial markets.

Through this study, we aim to delve deeper into the investment behaviour of college teachers at Vidhya Bharathi Group of Institutions in Ernakulam. By identifying the factors influencing

their investment decisions and assessing their level of financial literacy, we seek to propose recommendations for enhancing their financial well-being. Ultimately, understanding the investment behaviour of college teachers not only benefits the individuals themselves but also contributes to the broader discourse on financial literacy and investment behaviour among academic professionals.

In today's dynamic economic landscape, investment behaviour plays a crucial role in shaping financial security and stability. This is particularly relevant for college teachers, who often navigate unique financial circumstances and opportunities. The investment behaviour of college teachers at Vidhya Bharathi Group of Institutions in Ernakulam presents an intriguing subject for analysis due to the diverse backgrounds and financial goals of this demographic.

1.Contextual Background: Vidhya Bharathi Group of Institutions in Ernakulam is renowned for its commitment to academic excellence and faculty development. Understanding the investment behaviour of its college teachers holds significance not only for the individuals themselves but also for the institution's overall financial culture.

2.Financial Challenges Faced by College Teachers: College teachers often encounter specific financial challenges, such as modest salaries, irregular income streams (particularly for adjunct faculty), and varying levels of financial literacy. These factors influence their investment decisions and risk tolerance.

3.Factors Influencing Investment Behaviour: Several factors shape the investment behaviour of college teachers, including personal financial goals, risk tolerance, knowledge about financial markets, socio-economic background, and life stage. Additionally, institutional policies and support mechanisms may impact their investment choices.

4.Investment Options: College teachers may explore various investment avenues, including but not limited to:

- Traditional options such as savings accounts, fixed deposits, and government bonds.
- Equities and mutual funds for higher returns but with associated risks.
- Real estate investments for long-term wealth accumulation.
- Retirement plans and pension schemes to secure their future.

5.Importance of Financial Literacy: Financial literacy plays a pivotal role in guiding investment decisions. Institutions like Vidhya Bharathi Group of Institutions could offer workshops, seminars, or courses on financial planning and investment management to empower their faculty members with the necessary knowledge and skills.

6. Research Objectives: This study aims to:

- Investigate the investment behaviour of college teachers at Vidhya Bharathi Group of Institutions in Ernakulam.
- Identify the factors influencing their investment decisions.
- Assess their level of financial literacy and awareness of investment opportunities.
- Propose recommendations for enhancing financial well-being among faculty members.

7.Significance of the Study: Understanding the investment behaviour of college teachers at Vidhya Bharathi Group of Institutions can inform policy interventions and support initiatives aimed at enhancing their financial well-being. Additionally, the findings may contribute to the broader discourse on financial literacy and investment behaviour among academic professionals.

In conclusion, examining the investment behaviour of college teachers at Vidhya Bharathi Group of Institutions in Ernakulam offers valuable insights into the financial dynamics of this demographic. By understanding their investment preferences, challenges, and aspirations, stakeholders can formulate strategies to promote financial security and prosperity among faculty members.

1.2 EXPLAINING THE PROBLEM

Finding a range of investments that fit his preferred risk and expected return is the ultimate goal. The portfolio chosen by the investor will maximise his utility. Another crucial factor that investors take into account when choosing an investment is their personality and psychology. In India, the National Eligibility Test and a postgraduate degree are prerequisites for college teachers. Thus, college instructors have very high levels of literacy, and their positions are permanent. This study aims to investigate college professors' investment patterns and factors that influence their decisions to make investments. Determining the college professors' investment pattern in the Vidhya Bharathi Institution is thus the research problem.

1.3 OBJECTIVES OF THE STUDY

- To determine the primary investment channels that college instructors currently utilise
- To determine the elements influencing the choice to invest.
- To ascertain teachers' awareness regarding investment avenues.

1.4 SCOPE OF THE STUDY

This study examines the savings and investment habits of college instructors employed in the Vidhya Bharathi Institution. The goal of the study is to examine the investment channels they employ, the variables influencing their choices, and their level of investment awareness. The study is noteworthy since it is the first of its kind in Vidhya Bharathi Institution.

1.5 LIMITATIONS OF THE STUDY

1. The financial market offers a wide range of investment alternatives. However, the study only takes into account a small portion of the available investment options.
2. Only responders in the Vidhya Bharathi Institution provided the data needed for the study. The study solely focuses on a few variables that are connected to instructors' investment behaviour. Owing to time and data constraints, additional influencing factors might exist but have not been taken into account.
3. Because questionnaires are the primary data collection method for the study, the results may be impacted by the instrument's inherent shortcomings.
4. The study contrasts the attitudes and expectations of the teachers. Views regarding investing are essentially subjective and are likely to alter as the market and the times change.
5. Respondents' responses determine how reliable the data is.

CHAPTER – 2
LITERATURE REVIEW

2.1 LITERATURE REVIEW

1. **Jyothi Acharya, DR. Santhosh, Prathibha S Bhat, Sumalatha P J (2023)** The purpose of this study is to examine the characteristics that affect educators' investment and financial literacy because they are key figures in determining how the future generation will behave financially. Teachers are crucial in influencing how the next generation will behave financially. The theoretical underpinning of the research is the theory of behavioural finance, which suggests that heuristics, emotional states, and cognitive biases all influence the investing decisions made by individual investors.

2. **SHERMA U. MEDIDA FELIX B. CHAVEZ JR. MARLENE E. ORFRECIO (2023)** Teachers make investments to build money for their own consumption in the future. When making investing selections, teachers take a variety of things into account. Numerous behavioural aspects impact the investment decisions made by investors. This study uses exploratory factor analysis (EFA) to determine how to better comprehend the data on teachers' investment behaviour. The design of this investigation was exploratory. The study's responders were the elementary school teachers in the Magpet West district. It was very clear that 300 teachers participated in the survey. It has been found that certain teachers' investment-related conduct.

3. **DR. GAYATHRI HARIKUMAR, SELVA KUUMAR P (2023)** Assistant Professors did the research for this study in a Chennai college of arts and sciences, which is a self-financing educational institution. The majority of the time, self-financing college assistant instructors perform this kind of research. A random sample of 120 assistant professors from private colleges was chosen, and 100 questionnaires from the 103 responders were examined further. Teachers with varying wage levels have been putting money down for their future as assistant professors. They are concentrating on bank deposits and gold savings. The biggest impact on savings is shown in the pay of college assistant professors. For short-term investments, the majority of assistant professors supported gold savings plans.

4. **Xiyong Xu (2023)** One of the foundational courses for college and university majors in economics and management is securities investment, which has a strong practical component. The way that securities investment is taught has changed and become more difficult, particularly in light of the quick growth of online finance. It is inevitable that it will be challenging to develop the talent required by the securities investment sector and to adjust to the demands of the current market and industry development if it is not adjusted. Therefore, it

is essential to reinvent the Securities Investment teaching mode in order to fulfil the goal of cultivating applied talents. The industry development and course instruction are closely paired in the simulation teaching approach, offering a fresh approach to teaching securities investment in the modern day. The use of the simulation teaching approach in college securities investment instruction is covered in this paper.

5. Irma Noviana, Dewi Tamara, Ricke Andriani, and Benny Johnson (2023) The purpose of this research is to ascertain whether Indonesians' financial well-being (FWB) is influenced by their spending, saving, and investing habits through the medium of digital financial literacy (DFL). A 77% response rate was obtained via an online survey with 403 participants as the sample size. Through mediating spending, saving, and investment behaviour, DFL influences FWB, according to the Structural Equation Model with Smart PLS. Based on this finding, it is recommended that the government raise the DFL of Indonesian citizens by developing school curricula that emphasise investment, saving, and spending habits in order to maximise FWB.

6. V Sivanesan and DR. G. Balamurugan (2022) The purpose of this study is to examine college instructors' investment habits and attitudes on different investment options. It also seeks to determine the motivation for investing as well as the goal of investing. Finding out how different people behave while making investments is helpful. Additionally, this study aids in determining the correlation between the respondents' various demographic characteristics and aspects involved in investing decision-making. These variables include the duration of their investment, potential investment paths, risk considerations, yields, etc.

7. Mohammed Khizerulla, Mahabub Basha S., M. Kethan, T. Jaggaiah (2022) The goal of this study is to comprehend how IT professionals save and invest their money. There are many facets to saving and investing behaviour, including aspects of investment planning and factors that influence investment preferences. For example, IT professionals have distinct perspectives when choosing an investment strategy and want their savings to be allocated in the safest and most liquid manner possible. Each individual's choice is unique based on their tolerance for risk. This study aims to identify the variables responsible for the rise in investing activity among young professionals. Using a structured survey, the current study examined the investing behaviour of IT investors and examined the behavioural factors that influence professionals' propensity to invest.

8. **Li Xianyin and Pan Junling** (2022) The foundation of talent development at universities is high-quality education. People's focus on higher education has steadily switched from quantity to quality due to the rapid development of higher education in China. Gradually, the standard of education received by college students has gained attention from the public. In the last 20 years, the notion of "college students' learning engagement" has become increasingly important in the study of college students' learning and development. It is extremely valuable for examining the nature and efficacy of higher education. Regardless of a nation's location—east or west—education is an essential component of its educational system.

9. **Hua Ruoxi Denghui Duanc b Rui Wang** (2022) With the rise of quantitative trading, quantitative finance has steadily gained popularity as an investment strategy. However, there are still certain problems with the interdisciplinary fusion and combination of theory and practice in college quantitative investment courses. This research examines the development of project teaching mode Quantitative Investment course, integrates educational resources, optimises course structure, and ultimately forms a project-based teaching pattern with the goal of preparing students to become specialised graduates with specific abilities required by relevant employers. We restructure the course into six modules, supporting fourteen sub-projects and forty-three tasks, depending on the requirements of the relevant company and the idea of "project-leading and task-driven."

10. **Hsien-Ming Shih, Bryan H. Chen, Mei-Hua Chen, Ching-Hsin Wang & Li-Fen Wang** (2022) Using the idea of planned behaviour, this study looks at Taiwanese electronics sector employees and explores how investment behaviour is influenced by demographic factors as well as intentions to manage personal finances and make investments. Out of the 600 surveys that were sent out, 469 were returned. 41 of the 469 surveys were found to be invalid or incomplete, and as a result, they were disregarded, resulting in a response rate of 78.16% and a valid answer rate of 71.33%, respectively. The analysis was done using structural equation modelling and SPSS 20. The findings show that financial attitude influences financial knowledge and subjective norms in a significant and positive way, that financial knowledge influences financial behavioural patterns in a significant and positive way, and that subjective norms influence perceived financial control in a significant and positive way.

11. **Sudhindra Bhat SS Law, India DR. Swati Sharma Amity University India DR. Bert Wolfs** (2021) This study set out to determine the characteristics of investment choice behaviour and examine the influence of demographic factors on that behaviour. Seven dimensions of

investment choice behaviour were found in the study. The behaviour of investing decisions is unrelated to age or title. Compared to men, women are said to have more self-images. Technical department faculty members are more likely to be viewed as having a positive self-image, being self-assured, and being loyal. According to the study's findings, individuals who live in joint families are also more responsible for their actions.

12. **Dr. Sunil Gachake Aniruddha** (2021) Making smart financial choices is the cornerstone of building wealth. It is envisaged that the investing method would alter in response to the evolving financial landscape. The achievement of the investment goal is ensured by selecting the appropriate investment instrument. The correct tool boosts return while lowering the likelihood of losses. The teachers in Gadchiroli City are the subject of the current study. The purpose of this study is to comprehend the investing strategy that Gadchiroli's instructors employ.

13. **Wardah Abdulrahman Abdullah Bindabela and Ansa Savad Hamza Salimb** (2021) The primary aim of the research was to investigate the correlation between the investing and saving patterns and the financial attitude of working women enrolled in Saudi Arabian colleges. One's approach towards handling financial affairs well is referred to as their orientation towards finance, or ORTOFIN. The ORTOFIN scale was developed as a construct to assess behavioural inclinations of people related to their financial and orientational behaviour patterns. The ORTOFIN scale, which was developed and utilised in the European population as well as verified using conventional methods into the Asian population, was utilised to gather the data. The focus of the current study is Saudi Arabian university working women. The information gathered from 192 female workers throughout several Saudi Arabian universities.

14. **Aoge Zhang, Qiuyan Xu** (2021) The goal is to optimise the teaching mode reform of entrepreneurship and innovation courses by analysing college entrepreneurship and innovation education from the standpoint of educational psychology. This study provides data for focused entrepreneurship and innovation teaching in the schools by combining theoretical research and case studies to examine the success of college-student entrepreneurs during their time in school and at work.

15. **Inero Ancho and Cyrus Casigal** (2021) The financial literacy issues faced by public school teachers in the Philippines were examined in this study. During the 2019–2020 academic year, targeted group discussions and online survey questionnaires were employed to collect data and produce the results. 325 teachers responded to the online survey, and 12 individuals

participated in the focus group discussion. The findings indicated that most public-school teachers are having financial difficulties.

16. **Longwen Zhang Sun Yat-Sen Busine, Minghai Wei (2020)** This study looks into what drives analysts' reactions and how their recommendations respond to company uncertainty brought on by investing behaviour. We investigate two theories on analyst motivation: the idea that analysts are using their connections to court favour with management in order to gain confidential information, and the theory that analysts are biased because of their affiliations. We find that overall investment levels, R&D investment, and M&A events are strongly positively connected with analyst recommendations using Chinese analyst-level data from 2007 to 2015. This suggests that analysts often respond positively to corporate investment behaviour.

17. **Wang Bin and Lanzhen Zhu (2020)** This study uses deductive literature, interviews, and questionnaires to examine the meaning and composition of psychological capital among Chinese college instructors. The findings indicate that the psychological capital of Chinese college instructors is associated with their psychological components and competencies that support work performance, adhere to the state-like, and satisfy the standard of good organisational behaviour. Furthermore, such components may be monitored and developed. Its structural dimension is a part of the two-factor, second-order eight dimensions.

18. **SAMUEL NARIOCHUKWU OWHONDAH (2020)** The financial issue and investments in teacher education in Nigeria are the main topics of this article. For many Nigerians, the pursuit of an effective education for students at all educational levels has become their daily mission. The claim is that in order for this dream to come true, the teacher—who is seen as the centre of the education sector worldwide—must be highly qualified and effective.

19. **Katherine Rowell and Sal Meyersa (2019)** This essay defines teacher empathy, makes the case that it improves student learning, and provides advice on how to foster greater empathy in teachers. The extent to which a teacher demonstrates empathy for their pupils is determined by how hard they try to fully comprehend their personal and social circumstances, how much they care about and respond to their positive and negative feelings, and how sensitively they handle problems without losing sight of the lesson they are trying to teach. Students can learn about teacher empathy from the regulations of the course as well as from the way the instructor treats them. We discuss non-derogatory justifications for bad student behaviour in an effort to foster greater teacher empathy. We also offer suggestions for how faculty members might get

to know their students better and design course regulations that foster greater teacher empathy. In the end, we urge more study on teacher empathy.

20. Mark R. Connolly, You-Geon Lee, and Julia N. Savoy (2018) More research institutions are providing teaching development (TD) programmes to doctorate candidates who hope to become academics in order to assist equip future STEM faculty members to teach undergraduates. We investigate how TD programmes affect early-career STEM scholars' perceptions of their own efficacy as postsecondary educators using the social cognitive career theory. 2011 saw the distribution of a survey questionnaire to 2156 individuals who, at three U.S. research institutions, were doctorate students in STEM departments in 2009. Of them, 1445 replied (67%). Positive correlations and positive interaction effects for women were found between TD involvement and participants' self-efficacy in college teaching, according to regression analysis. These results might help TD products become more widely accepted by enhancing both their number and quality.

21. Gregory A. Cranmerb, Sara Labelled, Michael Sollittoc, Zachary W. Goldmana, and Alexander L. Lancastere (2017) This study investigated college students' preferences for successful teaching behaviours and features under the direction of the Rhetorical and Relational Goals Theory. By ranking 10 instructional behaviours and traits from the rhetorical and relational traditions (assertive, responsive, clear, relevant, competent, trustworthy, caring, immediate, funny, disclosure), students (n = 209) expressed attributes in their ideal teacher. When given a choice, students favoured teachers who were clear, competent, and relevant; self-disclosure and promptness were viewed as luxury behaviours rather than requirements. Last but not least, academic entitlement had a big impact on how much importance students placed on good teaching practices.

22. Molly S. Eickholt and Alan K. Goodboy (2017) The goal of this study was to ascertain how K–12 teachers' feelings of commitment to their schools and the teaching profession are affected by their experiences of being shunned. Ostracism was positioned as a predictor of teacher commitment using the investment model. Two hundred full-time K–12 teachers participated in the study. They answered questions on investment model factors (such as investments, quality of alternatives, commitment, and satisfaction) and about their experiences with workplace exclusion. The quality of the alternatives, teachers' investments, and their level of pleasure all predicted how committed they would be to their profession and schools, which validated the predictions of the investment model. The results of the mediation models also

showed that, via affecting satisfaction, ostracism indirectly predicted commitment, even after accounting for instructors' investments and the calibre of the available options.

23. **Feng Hu and Alex Eble** (2017) The research how children's views, ambitions, and academic achievement are influenced by information from stereotypes and role models. We formalise how female math professors may influence students' opinions about the arithmetic prowess of either gender by using a straightforward, simplified model of investment under uncertainty. It forecasts distinct impacts based on gender and significantly greater consequences in kids who believe they have poor maths skills. To test these hypotheses, we use randomised student assignment to courses in nationally representative data from middle schools in China. We discover that girls who believe they are not very good at maths see significant improvements in their beliefs, ambitions, investment, and exam performance when they are placed with a female maths instructor.

24. **Yue Yang** (2016) This study looks into how households respond to expanding college options and affirmative action (AA) by investing in their education. Regions receive college seats through the National College Entrance Examination (NCEE), China's sort of AA admissions system. I investigate how households with varying skill levels and financial resources vie for various college seats using data from a Chinese household survey and college enrolment. I find that, on average, higher enrolment ratios incentivize families to invest in education. I get this information by using the number of new colleges and the number of college enrolment in neighbouring provinces as the instrument factors for the provincial enrolment ratio.

25. **Xiao Jing Jian** (2016) Customer competence is a crucial component of consumer economic well-being in the context of the consumer environment. The capacity to use suitable financial knowledge and engage in desired financial behaviours in order to meet financial objectives and improve financial well-being is referred to as financial capability. According to empirical studies, financial literacy is far lower than anticipated in many nations. Customers frequently participate in financially undesirable actions. The notions of consumer financial competence, financial literacy, and financial behaviour are first examined in this chapter. The idea of financial wellness is then covered. The connection between financial wellness and financial aptitude is then discussed. The chapter is summarised and potential avenues for further research are covered in the final part.

CHAPTER-3
INDUSTRY PROFILE

3.1 BRIEF HISTORY OF THE EDUCATION INDUSTRY

The first educational system in India was called the Gurukul. Around 5000 BC, there existed a residential education system in which the teacher, or guru, and learner, or shishya, lived together in the ashram, or very near to it. This made it possible for an emotional connection to form before knowledge was transferred. The language of the ancient Sanskrit was the means of communication.

Learning was founded on more than just reading books and learning facts by heart; it also took into account a child's overall growth. Their physical, mental, cognitive, and spiritual well-being are all included in this. Religion, holy texts, medicine, philosophy, statecraft, astrology, and combat were among the topics covered in the classroom. The focus was on helping students develop human characteristics like independence, empathy, and creativity in addition to strong moral and ethical behaviour. The idea was to eventually apply this information in a practical way to solve issues in everyday life.

In India, early schooling was conducted under the guidance of a guru, also known as a Prabhu. Education was given according to a person's varna and the responsibilities that came with belonging to a particular caste. The Kshatriya were trained in the various facets of battle, while the Brahmans were taught about scriptures and religion. The men of the working-class Shudras, the opposite caste, received skill training to perform these tasks. Early Indian educational institutions were frequently isolated from the general public.

3.2 EDUCATIONAL INDUSTRIAL PERFORMANCE – GLOBAL, NATIONAL & REGIONAL

GLOBAL -The greatest equaliser is education. Unfortunately, there have been significant global differences in income, economic growth, and advancement due to unequal access to high-quality education. The report "Innovators Drive Opportunity in a Fragmented \$8 Trillion Market" from Morgan Stanley Research discusses this.

Tech, according to Morgan Stanley Research, will contribute to the gap's closing throughout the next ten years. Analysts predict that in the process, the enormous and dispersed global education sector might increase from \$6 trillion in 2022 to a \$8 trillion market by 2030, with size, efficiency, and consolidation more likely to drive value than growth.

As far back as the printing press was developed in the fifteenth century, education has undergone the greatest transformation, according to Stephen Byrd, Global Head of Sustainability Research at Morgan Stanley. The economy as a whole has suffered from persistently rising inflation, and spending on education is no exception. Byrd projects that public and private education investment will fall from 5.9% of GDP in 2022 to 5.3% in 2030.

The largest and fastest-growing educational segment, kindergarten through class 12, is predicted to spend \$4.3 trillion by 2030, or about 4% annually from 2022, to account for 54% of all education spending. Expected population expansion in emerging nations, the private sector's resilience and pricing power, and increased spending on after-school and supplemental learning programmes like tutoring and English language instruction are probably the main growth drivers. The second-largest education segment, higher education, is predicted to generate \$2.4 trillion in education spending by 2030 at an annual growth rate of 3.5% because it offers substantial growth potential in lower- and middle-income nations. However, as technology increases accessibility and cost, the development of online education may limit the potential rise in spending in the sector and put additional pressure on college tuition to deflation.

Morgan Stanley predicts growing emphasis on education technology (edtech), which is the combination of IT technologies and educational methods to support both in-classroom and remote learning, as private capital makes for a larger portion of overall education spending. Edtech in particular can bring down the cost of international education. Because of this, experts predict that edtech will develop more quickly than the education industry as a whole, with expenditure on it expected to reach \$620 billion by 2030 from \$250 billion in 2022. This growth will be furlled by factors including rising internet availability, rising technological adoption, and the high scalability of edtech business models.

NATIONAL -India holds a prominent place in the global education arena. India is home to one of the biggest networks of higher education institutions worldwide. Given that over 27% of Indians are between the ages of 0 and 14, the country's education system offers a wealth of growth prospects. India's college count increased from 42,343 in FY20 to 49,385 in FY24 (as of September 13, 2023) and 43,796 in FY21. As of September 13, 2023, there were 1,196 universities in India, up from 760 in FY15. Compared to 38.5 million students enrolled in

higher education in 2019–20, with 19.6 million male students, India had 41.38 million students enrolled in higher education in 2020–21, with 21.2 million male and 20.1 million female students. There are 18.9 million female pupils. In higher education in India, the Gross Enrolment Ratio (GER) stood at 27.3% in FY21. India's education market is predicted to be valued US\$ 225 billion by FY25, up from an estimated US\$ 117 billion in FY20. The size of the Indian edtech market is predicted to increase from US\$ 700–800 million in 2021 to US\$ 30 billion by 2031. India's online education market is expanding quickly; growth of US\$ 2.28 billion at a compound annual growth rate of over 20% is anticipated between 2021 and 2025. Higher education establishments in India are concentrating on developing virtual curricula as a result of growing customer demand.

The Department for Promotion of Industry and Internal Trade (DPIIT) released data showing that the education industry received US\$ 9.2 billion in equity in Foreign Direct Investment (FDI) between April 2000 and March 2023. India's sizable English-speaking populace makes it simple to distribute educational materials. India's position in the English Proficiency Index 2021 was 48th out of 112 countries. The QS World University Rankings 2023 listed nine Indian institutes among the top 500, including the Indian Institute of Science (IISc) in Bengaluru and eight Indian Institutes of Technology (IITs). The Indian Institute of Science in Bengaluru is the top-ranked among the 100 Indian universities that made the cut for the Times Higher Education World University Rankings 2023. In October 2022, five agreements totalling US\$ 296 million were closed by edtech startups in India. India was the starting point for Amazon's global computer science education project. This initiative aimed to provide computer science education to one lakh pupils. In order to prepare students for jobs in science, Amazon India also introduced the second iteration of its Machine Learning (ML) Summer School. This programme aims to give students the chance to study critical ML technologies from Amazon experts.

The National Accreditation Regulatory Authority Bill for Higher Education and the Foreign Educational Institutions Bill are two measures the government has made to liberalise the industry. The government is addressing the major issues facing the education sector with the aid of the Education Quality Upgradation and Inclusion Programme (EQUIP) and Revitalising Infrastructure and System in Education (RISE) programmes.

Good vocational education will be a major priority of the National Education Policy

(NEP), which will be completely implemented over this decade beginning in 2021–2022. As part of the National Education Policy 2021, the government plans to establish >15,000 schools, 100 new Saini schools, 750 Eklavya model residential schools in tribal areas, and regional and national institutes for virology. The National Curriculum Framework for School Education (NCF), which was created in accordance with the National Education Policy (NEP), 2020 vision, was unveiled in August 2023 by Union Minister of Education Mr. Dharmendra Pradhan. Accordingly, board exams will be given at least twice a year to ensure that students have enough time and chance to do well. The "New India Literacy Programme," which will include all facets of adult education and be in line with the National Education Policy 2020 and Budget Announcements 2022–2023—has been authorised by the Central Government for the FY22–2027 term.

In an attempt to increase women's independence and readiness for the workforce, the National Commission for Women launched a nationwide initiative for capacity building and personality development aimed at undergraduate and graduate students who identify as women. The commission will collaborate with state and central universities to offer workshops on professional career skills, digital literacy, effective use of social media, and personal capacity building to equip female students for the workforce. Through the establishment of Atal Tinkering Labs (ATL), STEM-based edtech businesses have been collaborating with Niti Aayog and the government to create a STEM ecosystem that will educate K–12 kids about STEM, STEAM, AI, ML, and robotics.

The Ministry of Education, the Ministry of Skill Development and Entrepreneurship, and Meta in New Delhi announced a three-year collaboration titled "Education to Entrepreneurship: Empowering a Generation of Students, Educators, and Entrepreneurs" in September 2023. Numerous improvements in funding and reforms to the education sector in recent years have the potential to turn the nation into a knowledge sanctuary. The expansion of the nation's educational infrastructure is anticipated to continue to be the primary focus for the next ten years, as human resources become more and more important to the country's overall development. Under this scenario, there would probably be a significant rise in infrastructure spending in the education sector.

REGIONAL- The regional education system in India reflects a diverse landscape with varying challenges and successes across different states and territories. From disparities in infrastructure to issue of teacher quality and learning outcomes, the education system in India

faces a complex set of hurdles. Despite these challenges, initiatives aimed at increasing enrolment rates and enhancing educational quality have shown promising results in certain regions. By exploring the intricacies of regional education performance in India, we can gain valuable insights into the state of education and the path towards improvement.

In examining the regional education system performance in India, it become evident that addressing the disparities in resources and educational opportunities is crucial for fostering a more equitable and effective system. By highlighting both the challenges and the potential solutions within different regions of India, we can work towards creating more inclusive and impactful education system that benefits all the student. Let's continue exploring the nuances of regional education performance in India to paint a comprehensive picture of the current educational landscape

3.3 PROSPECTS & CHALLENGES IN THE EDUCATION INDUSTRY

PROSPECTS - Even while the edtech industry has expanded significantly over the last ten years, it is just now becoming apparent how successful its use really is. EdTech has revolutionised access to knowledge by offering a wide range of tools and resources, including e-learning platforms, tools for student interaction in the classroom, and chances for skill development and continuous learning in higher education. Furthermore, the industry's development has been expedited by favourable government policies and technological advancements resulting from widespread internet usage and the introduction of 5G.

Without a doubt, the new National Education Policy (NEP) will result in substantial educational reforms in 2023. The next few years will see a significant push towards STEM-based learning as skill-based education gains momentum. Many targeted policy advancements have been made with an eye towards tech-enabled solutions in the field of education, with the goal of promoting inclusivity in terms of access to high-quality teaching techniques and fostering digital literacy. With the growing popularity of experiential learning, all school curricula will undergo significant adjustments as NEP sets out on its journey. Soon, educational institutions will begin introducing initiatives whose main objective is to make learning enjoyable.

1. Virtual reality and augmented reality -

As technology advances, we have entered a new era in which virtual reality (VR) and augmented reality (AR) are gaining popularity very quickly. Children now have access to

low-risk virtual settings where they can acquire practical skills and comprehend complex concepts thanks to virtual reality and augmented reality technologies. It could be enhanced by STEM-related courses, medical procedure simulations, resources from the humanities and arts, technical education, augmented reality, and virtual reality. The second reason virtual reality and augmented reality technologies are poised to become highly promising additions to the "Edtech" industry is their ability to impart knowledge in new and engaging ways through the internet

2. The combined rise of AI and real -

Artificial intelligence, or AI, is the ability to interact and communicate with people. By bringing in fresh methods of teaching and learning, it has the power to transform many fields, including education, and to address some of the most important issues that the field is currently experiencing. Benefits like quicker paper grading, customised instruction, intelligent material delivery, and student access to tutoring programmes or AI-based intelligent tutoring systems (ITS) could be realised through the application of AI tools and technologies. It's critical to understand that AI should put people first. AI combined with teacher participation will enable children to receive a high-quality, sustainable education in the future.

3. Tailored Learning -

Customising instruction to each student's needs, interests, and strengths is another simple, yet incredibly effective, innovative method of teaching. This helps in designing a lesson plan that is unique to the student. The underlying tenet of customised learning is that each child learns differently and at a different pace. With customised learning, every student is given a "learning plan" that takes into account their interests, learning preferences, past knowledge, and skills. It contradicts the "one size fits all" mentality that permeates most educational institutions. The designed plan is kept project-based to guarantee that the student receives practical learning on the chosen topics and that they are anticipated to study as they proceed through their education.

4. The emphasis will be on holistic education -

Thanks to changing educational contexts, the focus is now on promoting a child's complete and holistic development so they may grow up to be responsible people with the necessary skill sets. The holistic learning approach to education, which prioritises a child's academic performance while also equipping them to face life's challenges, is becoming more and more

important to educators. The benefits of holistic education are numerous. The resources necessary to enhance academic performance and cultivate the soft skills necessary for a prosperous professional career are provided to students. Among the many benefits of holistic learning include improvements in academic performance, emotional and mental well-being, and problem-solving abilities.

5. Using an entrepreneurial mindset in education

There has been a lot of enthusiasm lately around the integration of entrepreneurship into education. Instructors plan their lectures and lessons to support students in forming an entrepreneurial attitude and mindset from a young age. Ensuring that entrepreneurial values are deeply ingrained in the educational process can better prepare pupils to be compliant members of society. Pupils who are taught this kind of thinking are more likely to pick up the knowledge and abilities required to accomplish their own particular objectives. In order to ensure entrepreneurial success and increase students' employability in the future, the curriculum created here strives to develop entrepreneurial knowledge, skills, attitudes, behaviour, and drive.

Teachers and legislators have learned from the COVID-19 pandemic, and it has set a precedent for the foreseeable future. The efficient policies and strategies put in place now will lay the groundwork for the Indian educational system's future resilience to crises without experiencing major disruptions. It has also aided in our realisation that education need not be a rigid, one-way process. Despite the significant change brought about by technology and recent legislative reforms like the NEP, EdTech will remain essential to society and provide a strong foundation for the coming generation. It's time to embrace the cutting-edge developments in education that technology is bringing about and to look forward to a prosperous and progressive future.

CHALLENGES – Since children are the nation's future, the Indian education system has its share of problems that need to be fixed in order to give them a better education. The Indian educational system has seen significant transformation over the years, but there are still a number of issues and gaps that need to be fixed.

Current Concerns in Indian Education

1. Education spending: More money needs to be set aside to advance India's educational system. Many positive steps have been made in this direction in recent years, and if they continue, India may soon be able to overcome its current problems.

2. India needs to likewise adjust to the UN's gross enrolment trend.

3. Utilising Capacity: Since the world now requires innovative thinkers, the government should push educational institutions to help students reach their full potential and make sure their ideas are heard.

4. Infrastructure facilities: In particular, government schools need better infrastructure. The government needs to take action to give the required facilities in government schools and rural areas as well, since they are now putting a lot of emphasis on digital education.

5. The PPP model Properly crafted PPPs can produce innovative models for the Indian education sector. Consequently, the Public-Private Partnership (PPP) paradigm needs to be examined.

ratio of students to teachers Compared to the number of instructors and faculty members on hand, there are many more students seeking a quality education. Thus, in order to convey information to the nation's future, qualified teachers must be appointed.

6. Quality requirements for branding and accreditation

7. Students studying abroad: Due to these problems with the Indian educational system, a large number of students decide to study elsewhere. The relevant authorities need to address them, and students need to decide whether to stay in India to further their education and use their knowledge to strengthen the nation.

CHAPTER – 4
COMPANY PROFILE

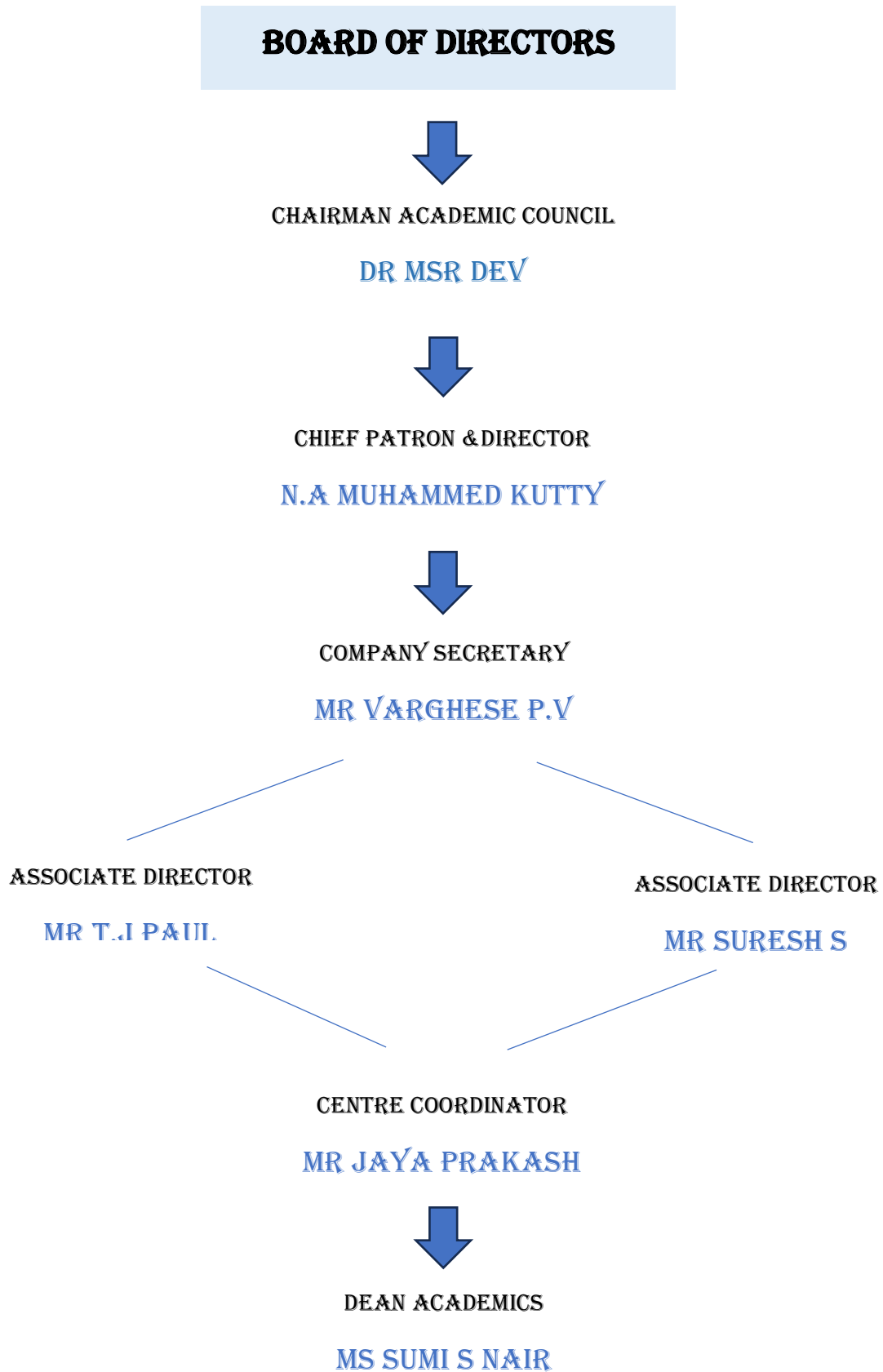
4.1 BRIEF HISTORY OF THE ORGANISATION & CURRENT BOARD OF DIRECTORS / ORGANISATIONAL CHARTS

Located in Kochi, Kerala, the Vidya Bharathi Group of Institutions is a renowned higher education institution that was founded in 2000. The institute offers degree, diploma, and certificate programmes, including three UG and three PG courses, for students to pursue their studies. There is a Full-Time option available for these courses. Courses like MBA/PGDM, BBA, after-10th diploma, UG diploma, certificate, and B.Sc. are well-regarded at the institute. The Vidya Bharathi Group of Institutions offers the chance to learn from highly skilled and knowledgeable instructors in the areas of transportation and logistics, food and beverage service, housekeeping, and front office management. The courses offered fall under the following categories: Banking, Finance & Insurance, Hospitality & Travel, and Business & Management Studies. The Vidya Bharathi Group of Institutions provides top-notch amenities for infrastructure.

The long history of the Vidhya Bharathi Group of Institutions in Ernakulam is based on its dedication to both academic achievement and all-around development. When it was founded in [year], it set out to offer top-notch instruction in a range of subjects. After being established as [briefly describe the initial institution or institutions], it progressively increased the scope of its programmes and facilities in order to accommodate the changing demands of the community and students. The Vidhya Bharathi Group of Institutions has established a reputation for innovative teaching methods and a supportive learning atmosphere that promotes both academic and personal development. With its extensive curriculum, cutting-edge facilities, and committed professors, it has continuously worked to enable students to flourish in their chosen disciplines and make significant contributions to society.

Numerous significant events have occurred along the institution's journey, such as accreditation by [relevant accrediting authorities], partnerships with prominent figures in the sector, and acknowledgement for the institution's contributions to research. As emissaries of the school's ideals and mission, its alumni network is making noteworthy advancements in a variety of fields. The Vidhya Bharathi Group of Institutions is still a shining example of educational quality in Ernakulam today, carrying on its tradition of developing future leaders and encouraging a culture of creativity and lifelong learning. Having a solid foundation based on academic integrity, rigour, and diversity, it is committed to its purpose of enabling people to reach their greatest potential and positively affect society.

ORGANISATIONAL CHART



SOCIAL AND POLITICAL POSITIONS

Managing Director **Falcon Infrastructures Ltd. (Kochi)**, Chairman **NAMK Foundation**

National General Secretary, **Nationalist Congress Party (NCP)** & National General Secretary & Member Central Working Committee (**NCP**)

POSITIONS HOLDING IN VARIOUS FIELD

President, **Kalamassery Urban Co-operative Society Ltd.**

President, **Chamber of Commerce & Industry for MSME**

President, **Al Huda Mosque Positions held earlier in various fields**

Former Chairman, **Kerala State Productivity Council (KSPC)**

Former Director, **District Co-operative Bank, Ernakulam,**

Former Director, **Kerala Chamber of Former Commerce Industry (KCCI)**

Former President, **Kerala Goods Transporters Federation (KGTF)**

4.2 MISSION, VISION STATEMENT AND QUALITY POLICY FOLLOWED

MISSION –

To create a top-tier workforce of experts with the necessary training, attitude, and knowledge to work comfortably wherever in the world. To establish a worldwide network of collaborators and affiliated academics in the field of higher education in order to achieve proactive and innovative cooperation

VISION –

Create a top-notch educational facility in India for postsecondary education. This global complex is designed to provide a variety of entrepreneurial and job-oriented courses with a curriculum that is updated on a regular basis via classroom, distance learning, online learning, and short-term training.

QUALITY POLICY –

Establishing national and worldwide professional and educational service standards with constant quality and ongoing development to raise student professionalism and global competency.

4.3 BUSINESS PROCESS OF THE ORGANISATION – PRODUCT PROFILE

1. Academic Programs: Vidhya Bharathi Institution offers a diverse range of academic programs spanning various disciplines including:

- Undergraduate degrees
- Postgraduate degrees
- Diploma programs
- Certificate courses

2. Specializations: Within each academic program, students may have the option to specialize in specific areas or fields of study, catering to their interests and career aspirations.

3. Quality Education: The institution prides itself on providing high-quality education facilitated by experienced faculty members who are experts in their respective fields.

4. Infrastructure: Vidhya Bharathi Institution boasts modern infrastructure including:

- Well-equipped classrooms
- State-of-the-art laboratories
- Extensive library resources
- Recreational facilities

5. Research Opportunities: Students are encouraged to engage in research activities, with opportunities for:

- Collaborative research projects
- Access to research grants
- Publication in academic journals

6. Industry Collaboration: The institution collaborates with industries and organizations to provide students with:

- Internship opportunities
- Industry projects
- Guest lectures by industry experts

7. Skill Development: Apart from academic learning, Vidhya Bharathi Institution focuses on holistic development by offering:

- Soft skills training
- Leadership development programs
- Entrepreneurship initiatives

8. International Exposure: Students may have access to international exchange programs, study abroad opportunities, and partnerships with foreign universities, fostering a global perspective.

9. Placement Assistance: The institution provides support to students in securing employment post-graduation through:

- Career counselling
- Placement drives
- Networking opportunities

10. Continuing Education: Vidhya Bharathi Institution may offer continuing education programs, executive education courses, and professional development workshops to cater to the lifelong learning needs of professionals.

11. Community Engagement: The institution actively engages with the local community through:

- Social outreach programs
- Community service initiatives
- Partnerships with NGOs and local authorities

12. Accreditations and Recognitions: Vidhya Bharathi Institution may hold accreditations from regulatory bodies and affiliations with prestigious academic associations, ensuring the quality and credibility of its programs.

This comprehensive product profile showcases the various offerings and attributes of Vidhya Bharathi Institution, positioning it as a reputable educational institution committed to academic excellence, research, and holistic student development.

4.4 STRATERGIES – BUSINESS, PRICING, MANAGEMENT

Here are some strategies for Vidhya Bharathi Institution in the areas of business, pricing, and management:

Business Strategies:

1. Differentiation: Implement strategies to differentiate Vidhya Bharathi Institution from competitors by focusing on unique academic programs, specialized facilities, or innovative teaching methods.
2. Market Expansion: Explore opportunities to expand into new geographic markets or target new student demographics by offering online courses, establishing satellite campuses, or forming partnerships with local educational institutions.
3. Industry Partnerships: Forge strategic partnerships with industries relevant to the institution's programs to facilitate research collaborations, internship placements, and job opportunities for students.
4. Brand Building: Invest in branding efforts to enhance the institution's reputation and visibility through targeted marketing campaigns, social media engagement, and participation in educational fairs and conferences.
5. Continuous Improvement: Foster a culture of continuous improvement by regularly soliciting feedback from students, faculty, and stakeholders to identify areas for enhancement in academic offerings, facilities, and support services.

Pricing Strategies:

1. Value-Based Pricing: Set tuition fees based on the perceived value of education and services offered by Vidhya Bharathi Institution relative to competitors, taking into account factors such as academic reputation, faculty expertise, and facilities.

2. **Scholarships and Financial Aid:** Develop a comprehensive scholarship and financial aid program to make education more accessible to deserving students, thereby attracting a diverse student body and enhancing enrolment.
3. **Flexible Payment Options:** Offer flexible payment options such as instalment plans or deferred payment arrangements to ease the financial burden on students and their families, particularly during challenging economic times.
4. **Discounts and Promotions:** Use targeted discounts or promotional offers to incentivize early enrolment, encourage referrals, or attract students to specific programs or courses with lower enrolment rates.
5. **Bundling Services:** Bundle tuition fees with additional services or amenities such as accommodation, meal plans, or extracurricular activities to provide added value and simplify the billing process for students.

Management Strategies:

1. **Strategic Planning:** Develop a comprehensive strategic plan that aligns organizational goals with market trends, student needs, and emerging opportunities, providing a roadmap for sustainable growth and development.
2. **Talent Development:** Invest in recruiting and retaining top talent among faculty and staff through competitive compensation packages, professional development opportunities, and a supportive work environment conducive to innovation and collaboration.
3. **Performance Metrics:** Establish key performance indicators (KPIs) to measure progress towards organizational objectives in areas such as student retention, academic outcomes, faculty productivity, and financial sustainability, using data-driven insights to inform decision-making.
4. **Stakeholder Engagement:** Foster strong relationships with internal and external stakeholders including students, faculty, alumni, parents, industry partners, and regulatory agencies through transparent communication, active listening, and meaningful engagement in decision-making processes.
5. **Risk Management:** Identify potential risks and vulnerabilities facing Vidhya Bharathi Institution such as regulatory changes, financial instability, or reputational risks, and develop proactive risk mitigation strategies to minimize adverse impacts on operations and reputation.

By implementing these strategies effectively, Vidhya Bharathi Institution can enhance its competitiveness, attract and retain students, and achieve sustainable growth and success in the dynamic higher education landscape.

4.5 SWOT ANALYSIS OF THE COMPANY

To conduct a SWOT analysis of Vidhya Bharathi Institution, we'll assess its internal strengths and weaknesses as well as external opportunities and threats:

STRENGTHS

1. **Reputation:** Vidhya Bharathi Institution may have a strong reputation within its community or academic circles, which can attract students and faculty.
2. **Academic Excellence:** If the institution consistently produces high academic achievers or has notable faculty members, this could be considered a strength.
3. **Infrastructure:** Modern facilities, well-equipped classrooms, laboratories, and libraries can enhance the learning experience and attract students.
4. **Diverse Programs:** Offering a wide range of programs and courses catering to various disciplines and interests can attract a diverse student body.

WEAKNESS

1. **Limited Resources:** Financial constraints or lack of adequate resources could hinder the institution's ability to invest in infrastructure, faculty development, or research.
2. **Quality of Faculty:** If there's a shortage of experienced or qualified faculty members, it could impact the quality of education and research output.
3. **Outdated Curriculum:** Failure to update curriculum in line with industry trends or advancements in academia might lead to graduates being ill-prepared for the job market.
4. **Poor Management:** Ineffective leadership or administrative issues could lead to organizational inefficiencies or conflicts.

OPPORTUNITIES

1. Partnerships: Collaborating with other institutions, industries, or research organizations can provide opportunities for joint research, exchange programs, or internships.
2. Online Education: Embracing online learning platforms can extend the institution's reach to a wider audience, including working professionals and international students.
3. Internationalization: Attracting international students or establishing partnerships with foreign universities can enhance diversity and global recognition.
4. Research Funding: Pursuing grants or funding opportunities for research projects can not only advance knowledge but also provide additional revenue streams.

THREATS

1. Competition: Competition from other educational institutions, including online platforms and foreign universities, can pose a threat to enrolment numbers.
2. Regulatory Changes: Changes in government policies or regulations regarding education funding, accreditation, or student visas can impact the institution's operations.
3. Technological Disruption: Rapid technological advancements may require significant investments in infrastructure and faculty training to keep up with emerging trends in education delivery.
4. Economic Downturn: Economic recessions or financial instability can lead to reduced funding from government sources or decreased student enrolment due to financial constraints.

By analysing these factors, Vidhya Bharathi Institution can identify areas where it can leverage its strengths, address weaknesses, capitalize on opportunities, and mitigate potential threats to ensure its long-term success and sustainability.

CHAPTER – 5
RESEARCH METHODOLOGY

5.1 STATEMENT OF THE PROBLEM

The research work 'The investment behaviour of the college teachers' is conducted to assess the various factors influencing their investment decisions, preferences, and outcomes. An in-depth examination is necessary due to the complexity and diversity of the topic surrounding the investing behaviour of college professors at Vidhya Bharathi Institution in Ernakulam. The purpose of this study is to examine the financial choices, preferences, and difficulties experienced by college instructors in the particular setting of their school. We aim to offer insights into this demographic's investing behaviour by looking at variables including income levels, risk tolerance, financial knowledge, and institutional support.

RESEARCH

A systematic examination or inquiry into facts, hypotheses, events, behaviours, or phenomena with the goal of discovering, interpreting, and modifying them is called research. It entails obtaining data, examining it, and coming to conclusions in order to answer queries, resolve issues, advance understanding, or support preexisting hypotheses. There are many different ways to do research, such as surveys, observations, interviews, scientific experiments, literature reviews, and more. Contributing to the growth of knowledge and comprehension in a certain topic or discipline is its ultimate objective.

RESEARCH METHODOLOGY

The field of research design is scientific. It is a method that may be used to deal with the problems in the research. It facilitates the study of research methods in science. Research technique dictates that a researcher's research topics can be studied in a variety of methods. Research methodology encompasses the purpose of a study, the type of hypothesis proposed, the type of data collected, the techniques used to collect and interpret the data, etc.

5.2 RESEARCH DESIGN

A research design is the plan for a planned research study. The many phases of the study technique are simply presented in detail in the research design. Design is the process of determining which kind of research approach is most appropriate for examining and interpreting the problem. It acts as a guide for collecting, measuring, and analysing data.

5.3 SAMPLE DESIGN

The strategy or structure used to choose a portion of people or items from a wider population to be included in a research study is known as sample design. Ensuring that the sample chosen is representative of the population being studied is the aim of sample design, which enables researchers to make relevant and accurate findings.

5.3.1 POPULATION

A population refers to the entire group of individuals, objects, events, or other elements that have a characteristics or attribute of interest. The population is the target of study, and the goal of research is to make inferences about the population based on a sample.

5.3.2 SAMPLING TECHNIQUE

There are two primary groups into which the different sample selection methods may be divided.

1. Random sampling, often known as probability sampling Non-probability Sampling (Non-random Sample Selection)

Sampling by probability: The basis of the probability sampling design is the likelihood of picking each object. Probability sampling is sometimes known as random or chance sampling. With this strategy, every object has a unique chance of getting selected.

2. Non-probabilistic Sampling approach known as non-probability sampling lacks a basis for determining the probability of each item being included in the sample. Deliberate sampling, choice sampling, and other non-probability sampling techniques are examples.

5.3.3 SAMPLE SIZE

The number of sampling units selected from the community is referred to as the sample size. The sample size shouldn't be unduly tiny or huge. The sample size refers to the number of elements that are selected from a population for the purpose of conducting research. The sample size is an important consideration in the research process, as it affects the precision and accuracy of the results obtained.

The sample size is **50**.

5.4 DATA COLLECTION DESIGN

The methodical approach or technique used by researchers to get information or data for their study is referred to as the data collection design. It entails choosing what information to gather, how to gather it, when to gather it, and from whom or what. Making sure the data gathered is legitimate, reliable, and relevant requires a well-thought-out data gathering procedure.

5.4.1 DATA SOURCES

PRIMARY DATA

Primary data is the data that is collected for the first time through personal experiences or evidence, particularly for the research. It is also described as raw data or first-hand information

SECONDARY DATA

Secondary data refers to data that is collected by someone other than the primary user. Common sources of secondary data for social science include censuses, organizational records and data that was originally collected for other research purposes.

5.4.2 DATA COLLECTION TOOLS

METHODS OF COLLECTING DATA

Primary data can be obtained by:

1. Observation method
2. Interview method
3. Questionnaire method
4. Communication
5. Schedule method

- Observation method

Observation is the systematic watching of a given phenomenon in the suitable setting with the intention of obtaining data for particular research. The scientific research technique is another term for the observational approach.

- Interview Method

The interview technique, a direct approach, is the most important data collecting method. A discussion serves as the cornerstone. This approach can teach us about the beliefs and viewpoints of others. It's a method of communicating with others.

- Questionnaire Method

This is an important and popular method of information collection. This is accepted by people, groups, and the government alike. This method involves creating and mailing a questionnaire to the recipients. A set of written questions is called a questionnaire. The idea is for the respondents to fill out and return the questionnaire when it is provided to them. Numerous corporate and economic studies also employ this data collecting approach.

- Communication

In this method, questions are posed to respondents verbally or in writing. This strategy is adaptable. It is often quicker and less costly than observation.

- Schedule method

A schedule technique is a tool for collecting outside data when the survey method is applied. A Performa schedule has a list of tables and queries in it. This post is held by field employees who have been specially designated for it.

Sources of secondary data

Internal and external sources are the two main categories of secondary data sources. Internal sources of data are ones that the study team may already have access to. External content is accessible to external organisations. Both public and corporate entities may be among these external sources. Information obtained by individuals is referred to as "personal sources". For instance, letters, diaries, and memoirs. Public sources are ones that talk about subjects rather than specific people's biographies and experiences. These sources include, among others, books, newspapers, and official reports from the federal, state, and local governments.

A self-prepared **questionnaire** was prepared to collect data. The questions were closed ended questions and 5-point Likert scale with 5 answer options (Highly Satisfied, Satisfied, Neutral, Dissatisfied, and Highly Dissatisfied).

5.4.3 DATA ANALYSIS TOOL

Following data gathering, the percentage approach is used for analysis. After coding, a master chart was created. The several instruments to be examined in this research are: **Percentage analysis**, the frequency distribution is transformed into a contingency table, which better visualises the gathered information.

Percentage analysis =

$$\text{No of respondents} * 100$$

$$\text{Total sample}$$

Pie diagram -

It is a statistical graphic which is divided into slices to illustrate numerical proportions.

CHAPTER – 6
DATA INTERPRETATION AND ANALYSIS

6.1 AGE

The table showing the age of the respondents at VIDHYA BHARATHI GROUP OF INSTITUTION

Opinions	No of respondents	Percentage
Below 30	18	36%
30-40	12	24%
40-50	17	34%
50 above	3	6%
Total	50	100%

Table 6.1

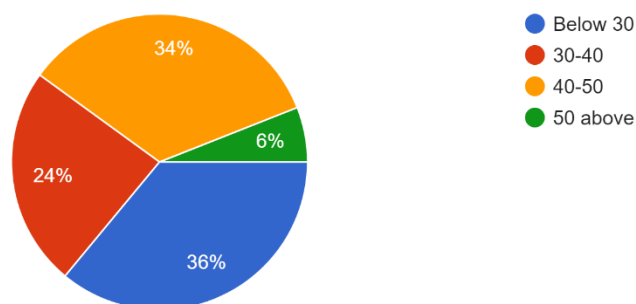


Chart 6.1

Interpretation

The above chart shows the age group of the respondents. Below 30 age group has the highest no of respondents 18 and the lowest no of respondents under the age group of 50 above is 3.

6.2 GENDER

The table showing the gender of the respondents at VIDHYA BHARATHI GROUP OF INSTITUTION

Opinion	No of respondents	Percentage
Female	31	62%
Male	19	38%
Total	50	100%

Table 6.2

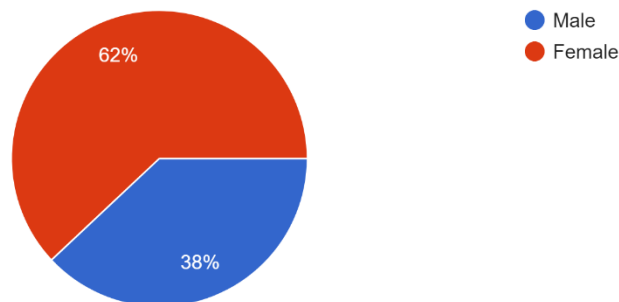


Chart 6.2

Interpretation

The above chart shows the gender of the respondents. The female respondents are more around 31 and the male respondents are 19.

6.3 MARITAL STATUS

The table showing the marital status of the respondents at VIDHYA BHARATHI GROUP OF INSTITUTION

Opinion	No of respondents	Percentage
Married	30	60%
Unmarried	20	40%
Total	50	100%

Table 6.3

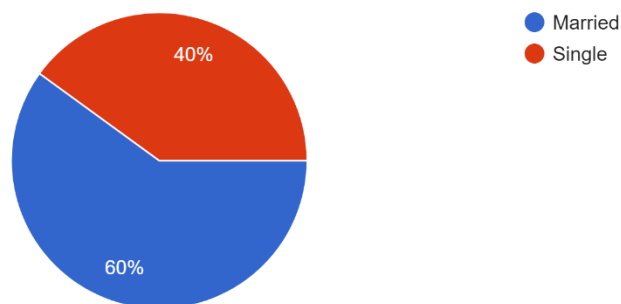


Chart 6.3

Interpretation

The above table shows marital status of the respondents in the VIDHYA BHARATHI GROUP OF INSTITUTION. There are 30 respondents are married and 20 respondents are unmarried.

6.4 MONTHLY INCOME

The table shows the monthly income of the respondents at VIDHYA BHARATHI GROUP OF INSTITUTION

Opinions	No of respondents	Percentage
Less than 20,000	12	24%
20,000 to 30,000	11	22%
30,000 to 40,000	17	34%
More than 40,000	10	20%
Total	50	100%

Table 6.4

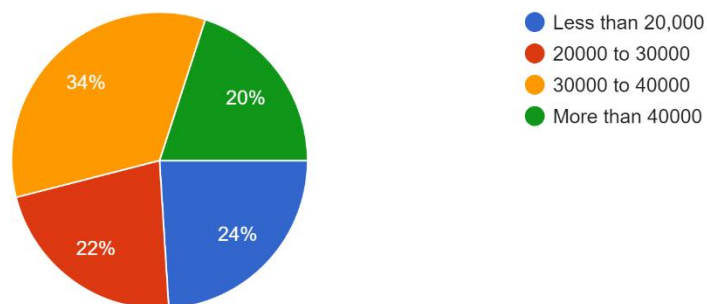


Chart 6.4

Interpretation

The above table shows the income level of the respondents. The 34% of respondents are in the level between 30000 to 40000 and the 20% of respondents are more than 40000.

6.5 SAVINGS BANK ACCOUNT

The table showing the level of awareness about savings bank account

OPINIONS	NO OF RESPONDENTS	PERCENTAGE
Very high	7	14%
High	25	50%
Average	11	22%
Poor	3	6%
Very poor	4	8%
Total	50	100%

Table 6.5

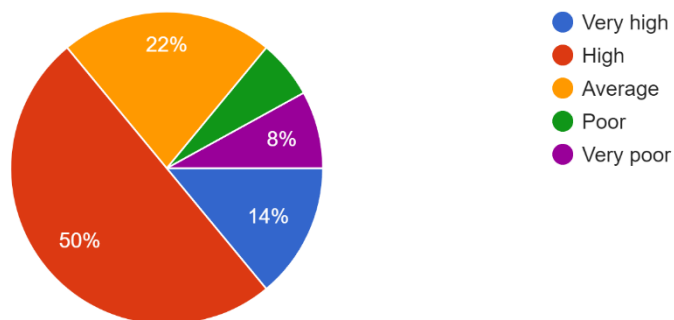


Chart 6.5

INTERPRETATION

The above chart shows the level of awareness about savings bank account as 50% of respondents are in high level and 6% of respondents are in poor.

6.6 PROVIDENT FUND

The table shows the level of awareness about the provident fund

Opinion	No of respondents	Percentage
Very high	3	6%
High	23	46%
Average	14	28%
Poor	8	16%
Very poor	2	4%
Total	50	100%

Table 6.6

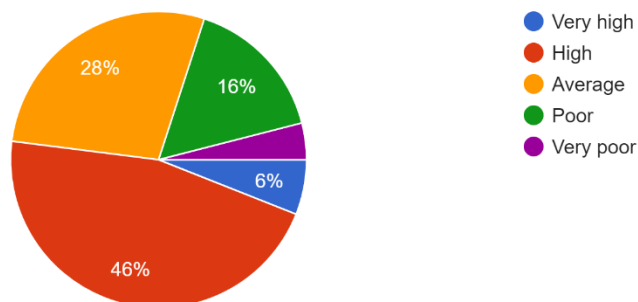


Chart 6.6

Interpretation

The above chart shows the level of awareness about the provident fund as 46% of respondents shows high awareness and 6% of respondents shows very high awareness.

6.7 FACTORS CONSIDERING BEFORE INVESTING

The table shows the factors considering before the investment of the respondents

Opinion	No of respondents	Percentage
Safety	29	58%
Liquidity	12	24%
Return	35	70%
Risk	25	50%
Tax benefit	9	18%
Reliability	5	10%

Table 6.7

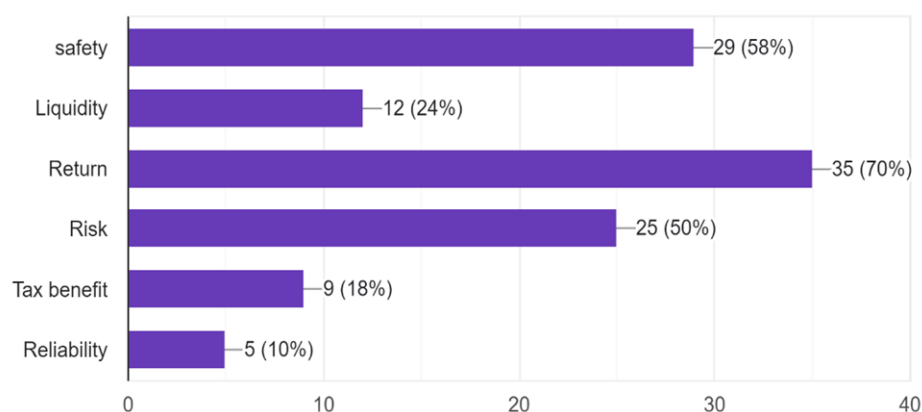


Chart 6.7

Interpretation

As per the chart, 70% of respondents are considering the return factor, 58% of respondents are considering the factor safety, 50% of respondents are considering the factor risk and the least percentage shows the factor reliability 10%

6.8 INVESTMENT OBJECTIVE

The table showing the investment objective of the respondents

Opinion	No of respondents	Percentage
Retirement benefits	12	24%
Children's marriage	17	34%
Children's education	26	52%
Tax benefit	27	54%

Table 6.8

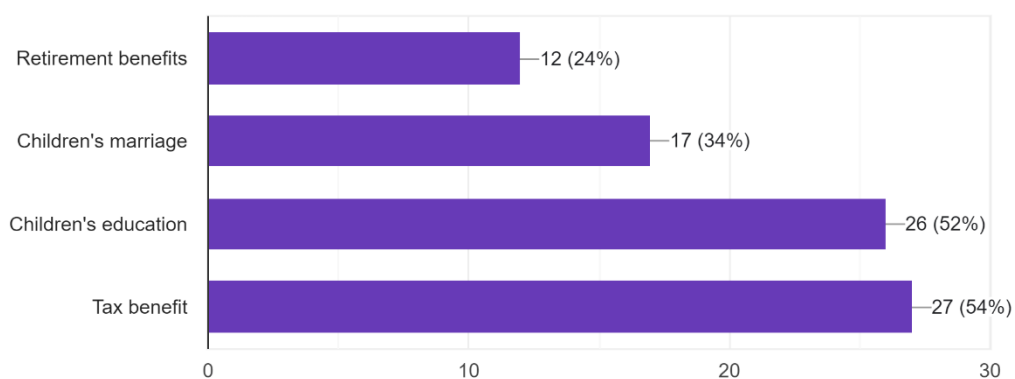


Chart 6.8

Interpretation

As per the chart, the 54% of respondents are to invest for tax benefit, 52% of respondents are for the children's education and 24% of respondents are for retirement benefit.

6.9 FREQUENTLY INVESTMENT

The table showing the frequently investment of the college teachers at VIDHYA BHARATHI INSTITUTION

Opinion	No of respondents	Percentage
Regularly	10	20%
Often	21	42%
Occasionally	15	30%
Rarely	4	8%
Total	50	100%

Table 6.9

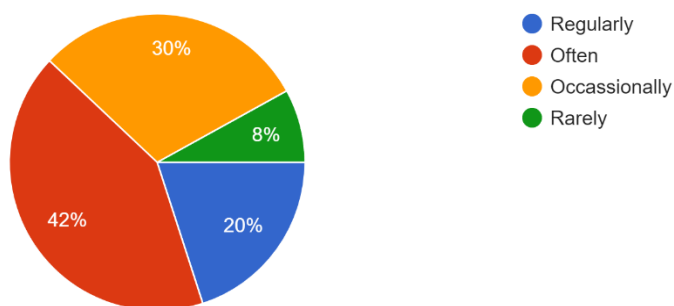


Chart 6.9

Interpretation

In this graph 42% of respondents are invest in the often time and 8% of respondents are invest in rarely.

6.10 BANKING INVESTMENT

The table showing the problems faced by the college teachers for the banking investment

Opinions	No of respondents	Percentage
Low return	14	28%
Risk	23	46%
Poor service	8	16%
Liquidity	5	10%
Total	50	100%

Table 6.10

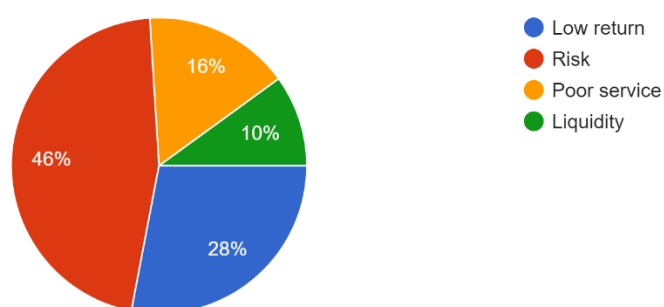


Chart 6.10

Interpretation

Above graph shows the problems faced by the faculties in the VIDHYA BHARATHI INSTITUTION in the banking investment. The 46% of respondents are facing the problem of risk and 10% of respondents are facing the problem of liquidity.

6.11 GOLD AND SILVER INVESTMENT

The table showing the problems faced by the faculties for the investment of gold and silver

Opinions	No of respondents	Percentage
Low return	15	30%
Risk	22	44%
Poor service	7	14%
Liquidity	6	12%
Total	50	100%

Table 6.11

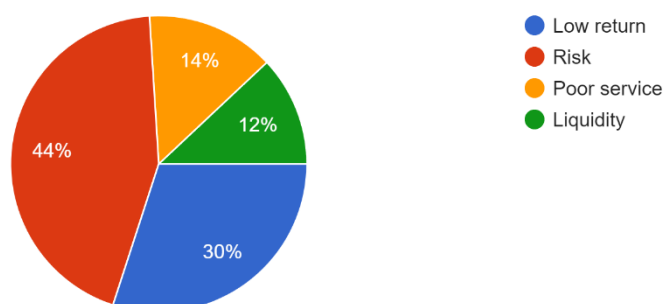


Chart 6.11

Interpretation

The above chart defines 44% of respondents have facing the problem of risk in the gold and silver investment and 12% of respondents have facing the problem of liquidity in the investment of gold and silver.

6.12 LIFE INSURANCE

The table showing the problems faced by the faculties for the investment of Life insurance

Opinions	No of respondents	Percentage
Low return	16	32%
Risk	19	38%
Poor service	9	18%
Liquidity	6	12%
Total	50	100%

Table 6.12

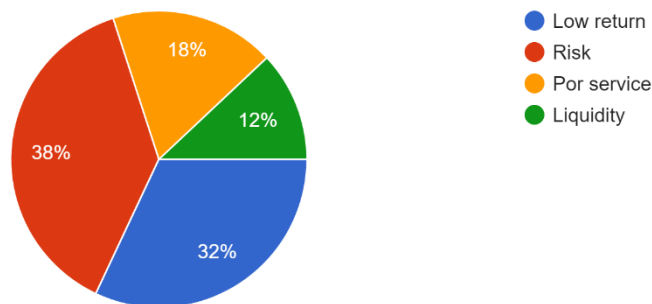


Chart 6.12

Interpretation

38% of respondents are facing the problem of risk in the field of life insurance and 12% of respondents also facing the problem of liquidity

6.13 RATE OF RETURN

The table showing the rate of return of the respondents

Opinions	No of respondents	Percentage
8%	13	26%
8%-12%	24	48%
12%-16%	13	26%
16%-20%	3	6%
20% above	0	0%
Total	50	100%

Table 6.13

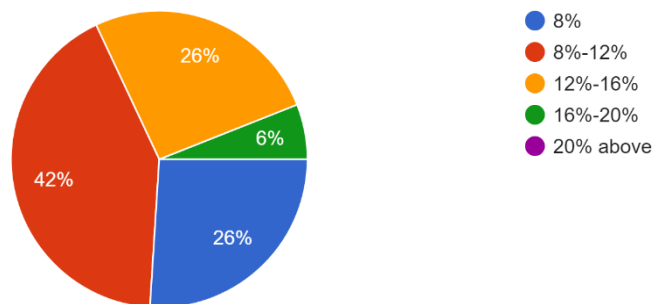


Chart 6.13

Interpretation

As per the above chart 42% of respondents having the rate of return in between 8%-12% and the 6% of respondents having the rate of return in between 16%-20%.

6.14 MATURITY DATE PREFERRED BY THE FACULTIES

The table showing the maturity date preferred by the faculties at VIDHYA BHARATHI GROUP OF INSTITUTIONS

Opinions	No of respondents	Percentage
1 year	23	46%
1-5 year	21	42%
Above 5 year	6	12%
Total	50	100%

Table 6.14

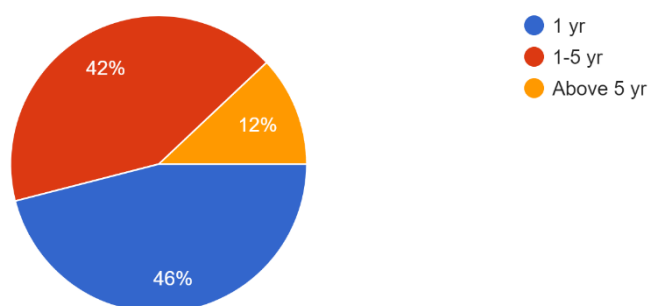


Chart 6.14

Interpretation

In this chart represents the maturity date preferred by the faculties, 46% of respondents preferred the maturity date below 1year and the 12% respondents preferred the maturity date above 5year

6.15 WITHDRAWN THE INVESTMENT BEFORE MATURITY DATE BY THE FACULTIES

The table showing the withdrawal of investment before the maturity date

Opinions	No of respondents	Percentage
Yes	7	14%
No	42	84%
Maybe	1	2%
Total	50	100%

Table 6.15

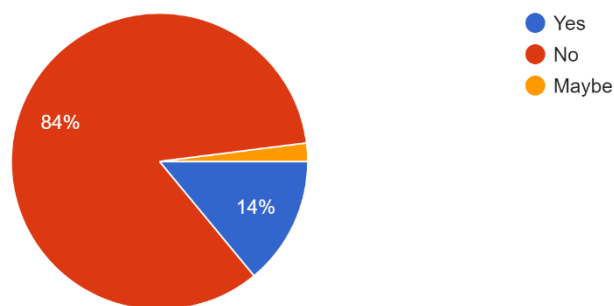


Chart 6.15

Interpretation

84% of respondents have been withdrawn the investment before the maturity date and 2% of respondents will be withdrawn the investment by sometimes.

6.16 SATISFACTION LEVEL OF THE CURRENT INVESTMENT PERFORMANCE OF THE FACULTIES

The table showing the satisfaction level of the current investment performance of the college teachers

Opinions	No of respondents	Percentage
1	9	18%
2	10	20%
3	6	12%
4	17	34%
5	8	16%
Total	50	100%

Table 6.16

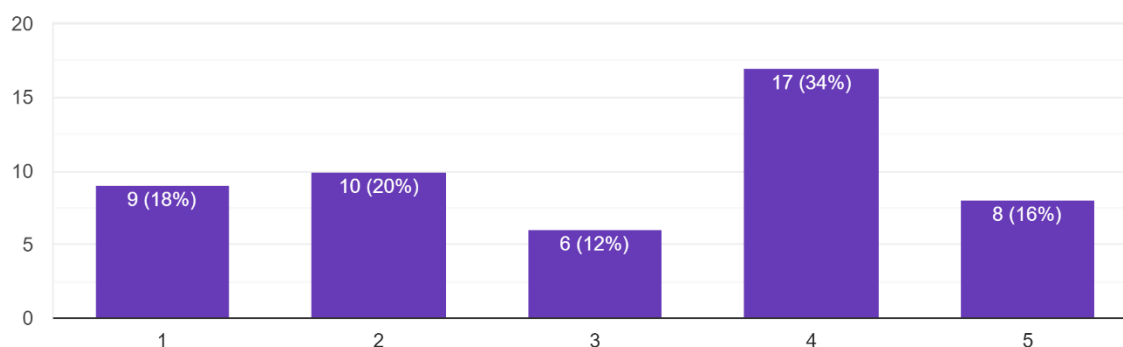


Chart 6.16

Interpretation

Almost 34% of respondents will be satisfied with their current investment performance.

6.17 LEVEL OF INVESTMENT KNOWLEDGE

The table showing the level of investment knowledge of the college teachers at VIDHYA BHARATHI GROUP OF INSTITUTIONS

Opinions	No of respondents	Percentage
Beginner	8	16%
Intermediate	32	64%
Advance	9	18%
Expert	1	2%
Total	50	100%

Table 6.17

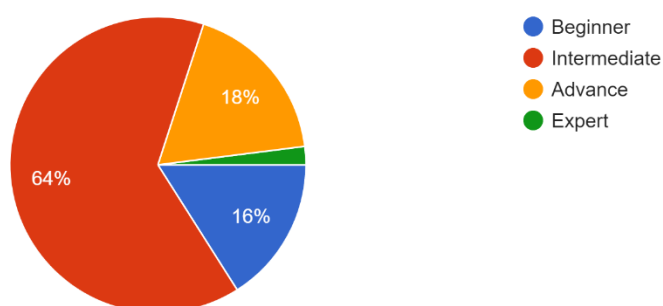


Chart 6.17

Interpretation

64% of faculties are intermediate category and 1 responder has expert in the investment knowledge.

CHAPTER – 7
FINDINGS, SUGGESTION AND CONCLUSIONS

FINDINGS

1. Research might reveal varying levels of financial literacy among college teachers, which can impact their investment decisions.
2. The level of awareness about the savings bank account is average
3. The level of awareness about the provident fund is also average
4. In investing the risk, safety and return are the factors only considered as first, others do not consider as important
5. In investment objective the tax benefit will be in more comfortable for the faculties
6. The investment by the faculties will not be in regularly
7. Risk is the main problem faced by the faculties for the banking investment
8. Also risk is the main character that appears as a problem for the faculties in the investment of gold and silver
9. In the life insurance risk is one of the problems faced by the faculties for the investment
10. The level of investment knowledge is very poor.
11. Higher income college instructors typically have more varied investment portfolios.
12. Because they have less money to spend, those with lower salaries frequently choose safer investing alternatives.
13. Increased financial literacy is something that many college instructors say they need in order to make better investing decisions.
14. One widespread problem is a lack of knowledge regarding financial planning techniques and investment possibilities.
15. Investment behaviour is greatly influenced by the institution's support and resources for financial planning.
16. Access to the institution's workshops, seminars, and individualised financial counselling is valued by college instructors.
17. Consistent investment planning is difficult due to variable revenue sources and contract uncertainty in academia.
18. One of the obstacles to making the best financial selections is claimed to be a lack of time and knowledge to investigate investment possibilities.

SUGGESTIONS

1. Encourage teachers to adopt a long-term perspective when it comes to investing and emphasize the importance of patience, discipline, and staying invested through market fluctuations.
2. Provide clear and transparent information about available investment options, including fees, performance history, and risk profiles
3. Educate teachers about the importance of diversification and asset allocation in building a well-balanced investment portfolio.
4. Invite guest speakers, such as financial advisors or investment professionals, to share insights, trends, and best practices in investing with college faculty members.
5. Establish a feedback mechanism where teachers can provide suggestions, share concerns, or request additional support related to investment education
6. Offer a variety of investment options with varying risk levels and time horizons
7. Demonstrate institutional support for investment education and financial wellness
8. Give college instructors regular information on market movements, investment performance and economic outlooks to keep them informed and involved in their financial choices.
9. Provide college instructors with an easily accessible list of credible web sources, articles, and instructional materials related to investing issues for their own self-study.
10. To exchange knowledge, advice, and best practices in investment management, arrange guest speaker events with economists, financial specialists, or investment professionals.
11. Organise investment tournaments or simulation games so college instructors may share their expertise and practise investing ideas in a risk-free setting.
12. Provide college professors with the opportunity to obtain individualised counsel, clarification, or direction on specific investing queries or concerns by holding investment clinics or drop-in sessions.
13. To provide focused interventions and assistance, periodically poll or evaluate college instructors' financial wellness and investing expertise.
14. Provide concise, easily comprehensible solutions to frequently asked questions about investments, concerns, and myths brought up by college instructors.

CONCLUSION

In conclusion, enhancing the investing behaviour of college instructors at Vidhya Bharathi Institution in Ernakulam necessitates a comprehensive strategy that takes into account their particular requirements, preferences, and obstacles. Colleges may enable educators to make well-informed decisions, accumulate wealth, and attain more financial stability by putting in place a framework of education, support, incentives, and resources.

This strategy's main components include offering customised financial planning services, developing employer-sponsored retirement plans, promoting asset allocation and diversification strategies, developing financial education programmes specifically designed for teachers, and creating a supportive environment through peer mentoring, feedback channels, and frequent communication.

The investment behaviour of college teachers at Vidhya Bharathi Group of Institution, Ernakulam, is influenced by a myriad of factors including income levels, risk tolerance, financial literacy, institutional support, and socio-economic background. Through our exploration of this topic, several key insights have emerged.

It is evident that college teachers face unique financial challenges such as modest salaries, fluctuating income streams, and limited time for investment research. These challenges underscore the importance of providing tailored support and resources to help faculty members navigate their investment decisions effectively.

There is a clear need for increased financial literacy among college teachers. Many express a desire for more education and guidance on investment strategies, retirement planning, and wealth management. Institutions like Vidhya Bharathi Group of Institution have an opportunity to address this need by offering workshops, seminars, and personalized financial counselling services.

Furthermore, institutional support plays a crucial role in shaping the investment behavior of college teachers. By offering access to financial tools, resources, and incentives, institutions

can empower faculty members to make informed investment decisions and plan for their long-term financial security.

In light of these findings, it is imperative for Vidhya Bharathi Group of Institution to prioritize financial empowerment initiatives for its faculty members. By implementing the suggestions outlined in this study, the institution can create a supportive environment that fosters financial well-being and resilience among college teachers.

In essence, the investment behaviour of college teachers at Vidhya Bharathi Group of Institution is a complex and multifaceted issue that requires a holistic approach. By recognizing the unique challenges faced by faculty members and providing targeted support, institutions can empower their educators to achieve financial security and prosperity both now and in the future.

ANNEXURE -1 QUESTIONNAIRE

1.Name

2.Age

- Below 30
- 30-40
- 40-50
- 50 above

3.Gender

- Male
- Female

4.Marital status

- Married
- Single

5.Monthly income

- Less than 20,000
- 20000 to 30000
- 30000 to 40000
- More than 40000

6.State the level of awareness about saving bank account

- Very high
- High
- Average
- Poor
- Very poor

7.State the level of awareness about the provident fund

- Very high
- High
- Average
- Poor
- Very poor

8.Which of the following factors you consider before investing.

- safety
- Liquidity
- Return
- Risk
- Tax benefit
- Reliability

9.What is your investment objective

- Retirement benefits
- Children's marriage
- Children's education
- Tax benefit

10.How frequently do you invest

- Regularly
- Often
- Occasionally
- Rarely

11.What are the problems faced by you in banking investment

- Low return
- Risk
- Poor service
- Liquidity

12.What are the problems faced by you in gold and silver investment

- Low return
- Risk
- Poor service
- Liquidity

13.What are the problems faced you in life insurance

- Low return
- Risk
- Poor service
- Liquidity

14.Your rate of return

- 8%
- 8%-12%
- 12%-16%
- 16%-20%
- 20% above

15.What is the maturity date you prefer

- 1 year
- 1-5 year
- Above 5 years

16.Have you withdrawn your investment before maturity date

- Yes
- No
- Maybe

If yes, what are the reasons

17. On a scale of 1 to 5, how satisfied are you with your current investment portfolio performance.

- 1
- 2
- 3
- 4
- 5

18. How would you rate your level of investment knowledge *

- Beginner
- Intermediate
- Advance
- Expert

19. Are there any additional comments or insights you would like to share regarding your investment behaviour as a college teacher?

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