

ISSN - 2348-2397

UGC CARE LISTED JOURNAL

SIG

Shodh Sarita

January-March, 2021

Vol. 8, Issue 29

Page Nos. 8-13

AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

A STUDY ON EFFECT OF COVID 19 ON INVESTMENTS OF COLLEGE TEACHERS.

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ABSTRACT

Investment is an important element of everyone's life because every income earned is usually divided into two parts i.e. expenditure and saving. Since saving on its own does not generate any income people like to invest money in different avenues. Generally, income earners make investments in different forms like property, post office schemes, commercial banks, share market, gold etc. These investments are made for different motives like education, marriage, health, retirement life etc. Since Covid 19 pandemic is outbreak last year in 2020, world economy is undergoing unprecedented challenges which are not yet over and that has impacted individual life a lot all over world. This pandemic has dained our individual savings and investments especially in poor strata due to lockdown and unemployment. The purpose of this research paper is to see in what manner individual investments have affected due to COVID 19 pandemic.

Keywords :- Investment, Saving, Expenditure, Pandemic, COVID 19.

Introduction :

Investment in real term means an asset having capacity to generate income for short term or long term period. Every individual earns income from different sources for satisfying evolving motives. A rational human being never spends the entire income rather part of the money is saved for future as investment. Even for government and central bank of the country, management of consumption, saving and investments is important for determining the growth of economy. Over the years due developing nature of Indian economy per capita income of every Indian citizen has increased from Rs.94797/- to Rs.135050/- between 2015 to 2020 during the same period household investment in financial assets at national level has changed from 1257247 cr. to 1995706 cr. Generally, change in investment is directly proportionate to change in income and returns on investments. Ever since COVID 19 crisis started, union government in India has imposed some stringent measures like

lockdown, sanitization, social distancing etc. Due to lockdown entire economy had got halted resulting into sudden slow down of economy. Many people lost their jobs during lockdown period causing severe financial distress especially to poorer. Loosing of income has completely affected consumption, saving and investment pattern of households. Many migrant workers and day to day earners used their savings for survival of their lives during lockdown period and the life became very much difficult due to joblessness and cashlessness. Even middleclass families have seen some social and economical problems because of lockdown.

Objectives :

1. To study whether COVID 19 has impacted teacher's investments negatively.
2. To study alternateness of teachers about personal investments during pandemic situation.

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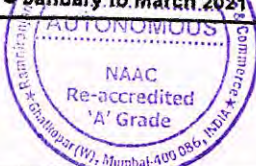
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Vol. 8 • Issue 29 • January to March 2021

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Vol.