Bibliography

- Ackert, LF, Church, B. K. and Englis, B., (2002). "The asset allocation decision and investor heterogeneity: a puzzle"? *Journal of Economic Behaviour & Organization*, 47 (4): 423-443
- Agrawal.G and Jain .M. (2013). "Investor's Preference towards Mutual Fund in Comparison to other Investment Avenues". *Journal of Indian Research*, 1(4): 115-121.
- Ajaz, S. and Gupta, S. (2012). "Investor Behaviour towards Mutual Fund Schemes: An Empirical Study". *International Journal of Research in Commerce and Management*, 3(5):103-108
- Ajzen, I. (1991). "The theory of planned behavior." *Organizational Behavior and Human Decision Processes*, 50(2): 179-211
- Al-Ajmi, J.Y. (2008). "Risk tolerance of individual investors in an emerging market". *International Research Journal of Finance and Economics*, 17(2): 15-26.
- Alexander, G.J, Jones, J.D., and Nigro, P.J. (1998). "Mutual fund shareholders: characteristics, investor knowledge, and sources of information". *Financial Services Review*, 7(4): 301-316.
- Alfredo, M. O. and Vicente, S., (2010). "I.T. Investment and Intangibles: Evidence from Banks", SSRN Working Paper Series.
- AMFI. (2009). Financial Markets Review. Financial Technologies Management Company in India.
- Anagol, S. and Kim,H. (2012). "The impact of shrouded fees: evidence from a natural experiment in the Indian mutual funds market". *American Economic Review* 102:576-593.
- Anderson, T. M., Bhattacharya, J. (2011). "On Myopia as Rationale for Social Security". *Economic Theory*, 47(1): 135-158.
- Anitha, D. and Bhargavi, P (2014). "Investors' Perception towards Investment". *Global Journal of Finance and Management*, 6(2): 185-190.
- Ansari, L. and Moid, S. (2013). "Factors affecting investment behaviour among young professionals". *International Journal of Technical Research and Applications*, 1(2):27-32
- Arano, K,. Parker, C. and Terry, R.(2010). "Gender-based risk aversion and retirement asset allocation". *Economic Inquiry*, 48(1): 147-155.
- Aravinth,S. and Sudhakar,S. (2016). "A Study on the Awareness and Preferences of Mutual Fund Schemes by Middle Class Family Members With Reference To Coimbatore City". *International Journal of Research in Management & Technology*; 6(4):6-13
- Arugaslan, O. Ed Edwards, E. and Samant, A. (2008). "Risk-adjusted performance of international mutual funds", *Managerial Finance*, 34(1): 5-22.
- Avadhani, V.A. (2006). "Investment Management" Himalaya Publishing House. 6th edition; 16-19.

- Awalakki, M.S. (2015). "A Study on Investment Patterns and Awareness of Salaried Class Investors". International Journal of Scientific Research; 4(8):348-350
- Bahl S. (2012). "Investment behaviour of working women of Punjab" A Journal of Economics and Management, 1(6): accessed on 27/09/2012
- Bailey, W., Kumar, A., and Ng, D. (2011). "Behavioral Biases of Mutual Fund Investors". *Journal of Financial Economics*, 102(1):1-27.
- Bajtelsmit, V. L. and Bernasek, A. (1996). "Why Do Women Invest Differently Than Men"? *Financial Counseling and Planning*, 7:1-10.
- Baker, H. K., and Nofsinger, J. R. (2002). "Psychological biases of investors". *Financial Services Review*11: 97–116.
- Banerjee, A. V. (1992). "A simple model of herd behavior." The Quarterly Journal of Economics 107(3): 797-817.
- Barber, B. and Odean.T (2001). "Boys will be boys: Gender, overconfidence, and common stock investment". *Quarterly Journal of Economics*, 116(1): 261–292.
- Barber, B. M., Odean, T. and N. Zhu (2009). "Do retail trades move markets?" Review of Financial Studies 22(1): 151-186.
- Barber, Brad M. and Odean T (1999). The Courage of Misguided Convictions, Financial Analysts Journal,
- Barber, B.M and Odean, T(2011). "The behavior of individual investor". 1-52
- Barberis, N., A. Shleifer and R. Vishny (1997), "A Model of Investor Sentiment," reproduced, University of Chicago, presented at the NBER–Sage workshop on Behavioral Economics, Cambridge, MA
- Bashir, T., Ahmed, H. R., Jahangir, S., Zaigam, S., Saeed, H., and Shafi, S. (2013). Investment preferences and risk level: Behaviour of salaried individuals. IOSR Journal of Business and Management, 10(1): 68-78.
- Bellante, D. and Green, C.A. (2004). "Relative risk aversion among the elderly". *Review of Financial Economics*, 13(3): 269-281.
- Benartzi, S. and Thaler, R. H. (1999). "Risk Aversion or Myopia? Choices in Repeated Gambles and Retirement Investments". *Management Science*, 45: 364–381.
- Benartzi, S. and Thaler, R., (1995). "Myopic Loss Aversion and the Equity Premium Puzzle". *Quarterly Journal of Economics*, 110:73-92.
- Benartzi, S.(2001). "Excessive Extrapolation and the Allocation of 401(k) Accounts to Company Stock". *Journal of Finance*, 56: 1747-1764
- Bennet, E. and Selvam, M. (2011); 'Investors' Perception of the Factors Influencing the Stock Selection Decision', Available at? abstract_id= 1793822, accessed on 5/9/2012
- Berger, L. A. (1994). "Mutual Understanding, The State of Attention, and the Ground for Interaction in Economic Systems," Business and Ethics Quarterly.
- Bhattacharya, U. and Groznik, P. (2001). Melting Pot or Salad Bowl: Some Evidence from US Investments Abroad, Mimeo.
- Bhowal, A., Singh, R & Saikia (2010). Role of herd behaviour in Financial Market: A Critical Review. DGCC Journal of Commerce, 7 (1): 135-140.

- Bhushan, P. (2014). "Insights into awareness level and investment behaviour of salaried individuals towards financial products". *International Journal of Engineering, Business and Enterprise Applications*, 8(1): 53-57
- Bhushan, P. and Medury, Y. (2013). "Financial literacy and its determinants". *International Journal of Engineering, Business and Enterprise Applications*, 4(2), 155-160.
- Black, B. (2004). "Are Retail Investors Better Off Today"? Brooklyn Journal of Corporate, Financial & Commercial Law, Cincinnati Public Law Research Paper No. 07-34, available at SSRN:
- Bodla, B. S. and Sunita,B. (2008). "Emerging trends of mutual funds in India: A study across category and type of schemes". *The Journal of Indian Management & Strategy*, 13(1).15-27.
- Brennan, M. J. and Cao.H. (1997). "International portfolio investment flows". Journal of Finance, 52(5):1851–1880
- Busenitz, L. W. (1999). "Entrepreneurial risk and strategic decision making: It's a matter of perspective". *The Journal of Applied Behavioral Science*, 35(3): 325–340.
- Cao, H.HBing Han,B. Hirshleifer. DZhang, H.H(2007)." Fear of the Unknown: Familiarity and Economic Decisions"1-46.
- Chambers, M., and Schlagenhauf, D. E. (2002). "Household Portfolio Allocations, Life Cycle Effects and Anticipated Inflation": 1-37(Retrieved from ttp://citeseerx.ist. psu.edu/viewdoc/downlo ad?doi=10.1.1.526.9147 &rep=rep1 &type=pdf on 4/3/2016).
- Chan, K. Covrig, V. and Ng, L. (2005). "What determines the domestic bias and foreign bias? Evidence from mutual fund equity allocations worldwide". *Journal of Finance* 60: 1495-1534.
- Chandra, A. and Kumar, R. (2011). "Determinants of individual investor behaviour: An orthogonal linear transformation approach". *MPRA Paper No.* 9722: 1-30.
- Chattopadhyay, S.K and Behera, S.R.(2006) "Financial Integration for Indian Stock Market", Department of Economic Analysis and policy of the RBI, Working paper: 1-29.
- Chaturvedi, M. and Khare, S. (2012). "Study of saving pattern and investment preferences of individual household in India". *International Journal of Research in Commerce and Management*, 3 (5): 115-120.
- Chaudhury, S.K. and Pattnaik, C.S. (2014). "Investors Preferences towards Mutual Funds A Study on Silk City Securities at Berhampur Town-Odisha, India." *Asia Pacific Journal of Research*, 1(12): 187-201.
- Chen, H. and Volpe, R.P. (2002), "Gender differences in personal financial literacy among college students", *Financial Services Review*, 11(3): 289-307.
- Choi, J., Laibson, D. and Madrian, B.C.(2005). "Are empowerment and education enough? Under-diversification in 401(k) plans". *Brookings Papers on Economic Activity*36:2, 151–98.

- Choi, J.,Laibson,D. and Madrian,B.C.(2005). "Are empowerment and education enough? Under-diversification in 401(k) plans". Brookings Papers on Economic Activity 36(2):151–213
- Cooper, D.R and Schindler, P.S. (2011). "Business research methods "Tata Mcgraw hill, 9th edition,:330-335.
- Corter, J.E. and Chen, Y.J. (2006). "Do investment risk tolerance attitudes predict portfolio risk"? *Journal of Business and Psychology*, 20(3):369-381.
- Coval, J. and Moskowitz, T.(1999). "Home bias at home: Local equity preferences in domestic portfolios". *Journal of Finance*, 54 (6): 2045–2073.
- Das, S.K. (2011). "An Empirical analysis on preferred investment avenues among rural and semi-urban households". *Journal of Frontline Research in Arts and Science*, 1, 26-36.
- Das,S.K.(2012). "Semi Urban Investors Attitude and Preferences in Mutual Funds Investment: A Case Study of Nagaon Districts of Assam". International Journal of Marketing, Financial Services & Management Research, 1(9):70-90
- Deb,S. and Singh,R.(2016). "Impact of Risk perception on investors towards their investment in mutual fund". *Pacific business review international*,1(2):16-23
- Deb,S.(2012). "Mutual Fund Investment Decisions in Tripura: Are Demographic and Socioeconomic Variables Really Significant"? *An international journal of social; science*, 1(3):118-123.
- Doff, R. (2008). "Defining and measuring business risk in an economic-capital framework". *The Journal of Risk Finance*, 9 (4): 317-333
- Doskeland, T. and Hvide, H. (2011). "Do individual investors have asymmetric information based on work experience"? *Journal of Finance*, 66, 1011–1041
- Duval, S., and Wicklund, R.A. (1972). A theory of objective self-awareness. New York: Academic Press.
- Eagly, A.H. and Chaiken, S. (1993). "The Psychology of Attitudes". Harcourt, Brace, Jovanovich: Fort Worth, TX
- Economic Review of Tripura, 2010-11,http://www.destripura.nic.in /review2010_11.pdf, accessed on 7/9/2012.
- Engström, S. (2007). "Preferences and characteristics of mutual fund investors". Working paper, Stockholm School of Economics.
- Fernandes, J., Pena, J. I., and Benjamin, T. (2009). "Behavior Finance and Estimation Risk in Stochastic Portfolio Optimization. Banco Central Do Brasil. Working Paper, No. 184.
- Fischer, D. E. and Jordan, R. J. (2006). Security Analysis and Portfolio Management. 6th Edition. Prentice Hall of India: 77-102
- Fischhoff, B. (1975), "Hindsight is not Foresight: The Effect of Outcome Knowledge on Judgment under Uncertainty," Journal of Experimental Psychology: Human Perception and Performance, 1:288–299.
- Fishbein, M. and Ajzen, I. (1975). "Belief, Attitude, Intention, and Behaviour: An introduction to theory and research" .Reading, MA: Addison-Wesley.
- Freud, S. (1905). Fragments of an analysis of a case of hysteria. Standard edition, 7. London: Hogarth, 1953

- Friedman, M. and L. J. Savage (1948). "The Utility Analysis of Choices Involving Risk," Journal of Political Economy, Issue 56, 279–304.
- Gaglani,H and Rao,S(2014). "An Analytical Study on Investors' Attitude towards Mutual Fund Investment", Journal of Commerce & Management, 1(6):38-42
- Geetha, N. and Ramesh, D. M. (2011). "A Study on People's Preferences in Investment Behaviour". *International Journal of Engineering and Management Research* (IJEMR), 1(6):1-10.
- Gilliam, J. and Chatterjee, S. (2011). "The influence of birth order on financial risk tolerance". *Journal of Business & Economics Research (JBER)*, 9(4): 43-50.
- Girdhari, M., and Sathya, S.D. (2011). "A study on investment preferences among urban investors in Orissa". *Prerna Journal of Management Thoughts and Practices*, 3(1): 1-9.
- Glosten,L and Milgrom,P.(1885). "Bid, ask and transaction prices in a specialist market with heterogeneously informed traders". *Journal of Financial Economics*, 14:71–100.
- Goetzman, W.N. (1997) "Cognitive Dissonance and Mutual Fund Investors". *The Journal of Financial Research*, 20: 145-158.
- Gomes, F., Michaelides, A., and Polkovnichenko, V. (2004). Wealth Accumulation and Portfolio Choice with Taxable and Tax-Deferred Accounts. Working paper
- Grable, J.E. and Roszkowski, M.J. (2007). "Self-assessments of risk tolerance by women and men". *Psychological Reports*, 100(3I): 795-802
- Graham, J. R., Harvey, C. R. and Huang, H. (2009). "Investor Competence, Trading Frequency, and Home Bias". *Management Science*, 55(7):1094-1106.
- Gupta, L.C. and Jain, N. (2008). "Indian Households' Investment Preferences: The Third All India investors' Survey". Conducted by Society for Capital Market Research and Development.
- Gupta, V.S., Chawla, P. and Harkawat, S. (2011)."An Analysis of Investor's Perception Regarding Mutual Fund". *International journal of Research in Commerce and Management*, 2(5):38-41.
- Hair, J.F., Black, W.C., Babin. B.J, Anderson. R.E. and Tatham. R.L. (2009). Multivariate Data Analysis". Pearson education: 40-41.
- Hallahan, T.A., Faff, R.W. and McKenzie, M.D. (2004). "An empirical investigation of personal financial risk tolerance". *Financial Services Review*, 13(1): 57-78.
- Hannerz, U. (1990). "Cosmopolitans and Locals in World Culture," Theory, Culture and Society, 7:237–51.
- Hau, H.(2001). "Location Matters: An Examination of Trading Profits". *Journal of Finance*, 56(5):1959-1983.
- Heckman, J. J. (2001). "Micro Data, Heterogeneity, and the Evaluation of Public Policy: Nobel Lecture". *Journal of Political Economy*, 109(4): 673-748.
- Higgins, M. (1998). "Demography, National Savings and International Capital Flows". *International Economic Review*, 39 (2): 343–690.

- Hoffmann, A. O., Post, T and Pennings, J. M. (2013). "Individual investor perceptions and behavior during the financial crisis". *Journal of Banking & Finance*, 37 (1): 60-74.
- Huberman, G. (2001). "Familiarity breeds investment" *Review of Financial Studies*. 14: 659-680.
- Hwang, S. and M. Salmon (2004). "Market stress and herding." Journal of Empirical Finance 11(4): 585-616.
- Imthiyas, Y., Shyamasunda, K. and Ramar, S. (2015). "A study on reach of Investment Awareness programmes organized by E-Governance Services over social media". *International Journal of Applied Environmental Sciences*, 10(1): 65-69
- Investopedia (2016) from http://www.investopedia.com /terms/ m/mental accounting. Asp (accessed on 29/08/2016
- Islam, S. (2012), "Behavioural finance of an inefficient markets", *Global Journal of Management & Business Research*, 12(14):
- Jadhav, N.(2011) "Development of Securities Market The Indian Experience", Association for Financial Professionals (AFP), Annual conference, session: 1-34...
- Jain, D. and Mandot, N. (2012). "Impact of demographic factors on investment decision of investors in Rajasthan". *Researchers World Journal of Arts, Science and Commerce*, 3(2): 81-92.
- Jain, D. and Mehra, S. (2012). Level of Awareness about Mutual Funds among Management Academician in Rajasthan- An Empirical Study, International Journal Of Research in Commerce, IT and Management, 2(7):148-155.
- Jambodekar, M.V. (1996). "Marketing Strategies of Mutual Funds Current Practices and Future Directions". Working Paper, UTI IIMB Centre for Capital Markets Education and Research, Bangalore,
- James, W. (1890). The Principles of psychology. New York: H. Holt & Co.
- Jamshidinavid, B., Chavoshani, M. and Amiri, S. (2012). "The Impact of Demographic and Psychological Characteristics on the Investment Prejudices in Tehran Stock". *European Journal of Business and Social Sciences*, 1(5): 41 53.
- Jani, D. and Jain, R.(2013). "A Comparative Analysis of Investors Buying Behavior of Urban Rural for Financial Assets Specifically Focused on Mutual Fund". *International Monthly Refereed Journal of Research In Management & Technology*, 2(3):167-176.
- Jasmeen, S. (2009). "Investment Choice of Individual Investors". *The Indian Journal of Commerce*, 62(4): 58-63.
- Jianakoplos, N. and Bernasek, A. (1998). "Are Women More Risk Averse". Economic paper, Stockholm School of Economics Inquiry, 36(3): 620-630.
- Joo, S. and Grable, J.E. (2004), "An exploratory framework of the determinants of financial satisfaction," *Journal of Family and Economic Issues*, 25(1):25-49.
- Jothilingam, K. and Kannan K.V. (2013). "Investors Attitude towards Investment Avenues A Study in Namakkal District". *International Journal of Innovative Research & Development*, 2(2): 57-68.

- Junare, S.O. and Patel, F. (2012). "Analysis of Perception of Investors towards Mutual Funds". An Empirical Investigation. *International Journal of Research in Commerce and Management Studies*, 5(5): 81-89
- Kabita, C. (2015). "Investors Attitudes towards Stock Market Investment". International Journal of scientific research and management, 3(7): 3356-3362
- Kadariya, S, Subedi, P.P., Joshi, B. and Nyaupane, R.P. (2012)." Investment Awareness and Investment on Equity in Nepalese Capital Market". *Banking Journal*, 2(1): 1-15
- Kahneman, D, and Tversky, A (1979) Prospect theory: An analysis of decision under risk. "Econometrica: Journal of the Econometric Society", XLVII 263-291.
- Kahneman, D., Slovic, P., and Tversky, A. (eds). (1982). Judgment under Uncertainty: Heuristics and Biases. New York: Cambridge University Press
- Kandavel, D. (2011). "Factors influencing the retail investors to prefer investment in mutual funds in puducherry: an empirical study". *IJEMR*, 1(7):1-10
- Karmakar, M. (2001); "Investment Behaviour of Household Sector: -A study of a Rural Block in west Bengal"; *The journal of commerce*, 54(1):58-65
- Kathuria, L.M. and Singhania. K. (2012). "Investment Decision Making: A Gender-Based Study of Private Sector Bank Employees". *The IUP Journal of Behavioral Finance*, 9 (1), 45-56
- Kesavan, S. K., Chidambaram, V. and Ramachandran, A. (2012). "An evidence-based investigation into the implications of socioeconomic factors for private investment decision-making in the context of India". *Investment Management and Financial Innovations*, 9(1): 126 136.
- Khitoliya.P. (2014). "Investors Awareness and Perceived Risk Attitude towards Mutual Fund: An Empirical Study in Delhi". *International Journal of Commerce, Business and Management*, 3 (3): 450-455.
- Kida, T. K., Moreno .K and. Smith. J. F (2010). "Investment Decision Making: Do Experienced Decision Makers Fall Prey to the Paradox of Choice." *The Journal of Behavioral Finance*, 11 (1): 11–20
- Kiran,R. (2009). "An Analysis of Investor's Risk Perception towards Mutual Funds Services", *International journal of Business and management*, 4(5):106-116
- Kulshreshta, C.M. (1994). Mastering Mutual Funds, New Delhi: Vision Book
- Kumar .J and Ahmed, K.(2012). "Attitudes of Jammu Citizens towards Investment in Mutual Fund: A Case Study in Jammu "European Journal of Commerce and Management Research, 1(1): 36-39.
- Kumar, S.P and Rajkumar, S. (2014). "Awareness and Knowledge of Mutual Fund among the Investors with Special Reference to Chennai A Critical Study". *International Journal of Research and Development-A Management Review*, 2(4): 1-4
- Kumar, V. (2011). "Performance evaluation of open ended schemes of mutual funds". *International Journal of Multidisciplinary Research*, 1(8): 428-446
- Kumar, V. and Bansal, P. (2014). "A Study on Investors' Behavior towards Mutual Funds in Rohtak, Haryana". *International Journal of Engineering and Management Research*, 4(1): 224-228.

- Lazzarone, B. G. (1996). "The economic well-being of rural Nevada elders". Proceedings of the conference of the western region home Management family economics educators, 67–74.
- Lenard, M. J, Akhter, S.H and Alamc, P. (2003). "Mapping Mutual Fund Investor Characteristics and Modelling Switching Behaviour". *Financial Services Review*, 12 (1): 39-59.
- Lepesteur, M., Wegner, A., Moore, S.A., McComb, A., (2008) "Importance of public information and perception for managing recreational activities in the Peel-Harvey estuary, Western Australia". *Journal of Environmental Management*, 87 (3): 389–395
- Lion R. and R.M. Meertens, (2005). "Security or Opportunity: "The Influence of Risk Taking Tendency on Risk Information Preference". *Journal of Risk Research*; 8(4):283-294.
- Luigi, Sapienza and Zingales (2005). "Trusting the stock market" (accessed from http://www.econ.yale.edu/~shiller/behfin/2005-11/sapienza-zingales.pdf on 20/1/ 2016)
- Lutfi,(2010). "The relationship between demographic factors and investment decision in Surabaya". *Journal of Economics, Business and Accountancy Ventura*, 13(3), 213–224
- Lynch, A.W. and Musto, D. K. (2003). "How Investors interpret the past fund returns"? *Journal of finance*, 58 (5): 2033-2058.
- M. Giridhari and Sathya, S. D. (2011). "A Study on Investment Preferences among Urban Investors in Orissa", *Prerana Journal of Management Thoughts and Practices*, 3(1):1-9.
- MacCrimmon, K. R. and Wehrung, D. A. (1990). "Characteristics of Risk Taking Executives". *Management Science*, 36(4):422-435.
- Maiya, U. (2010). "A study on risk perception of the mutual fund Investors in Udupi district". *International Journal of world Research*, 2(1): 9-15.
- Mathieson, K. (1991). "Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior". *Information Systems Research*, 2(3):173-191.
- Matthew, T. L., Huang, Y. Y., and Zhu Zhenghao, C. (2007). "Segment Variables of Chinese Mutual Fund Individual Investors". *Investment Management and Financial Innovations*, 4(4): 97-104.
- Mead, G.H. (1934). Mind, self, and society. Chicago: University of Chicago Press.
- Mehta,S and Shah,C.(2012). "Preference of Investors for Indian Mutual Funds and its Performance Evaluation". *Pacific Business Review International*, 5(3):62-76.
- Mehta,S.K. and Aggarwal,N.(2011) "The effect of demographics on investment choice: an empirical study of investors in Jammu". *Indian Journal of Finance*, 5(10): 43-55.
- Meulbroek, L.(2005). "Company stock in pension plans: How costly is it"? *Journal of Law and Economics*, 48(2): 443–474.
- Mishra, P. (2015). "Business Research Methods "Oxford university press; 562-563.

- Mittal M. and Vyas R.(2007). "Demographics and investment choice among Indian investors". *The ICFAI Journal of Behavioral Finance*, 4(4): 51–65.
- Mittal, M. (2010); 'Study of Differences in Behavioral Biases in Investment Decision-Making between the Salaried and Business Class Investors', *The IUP Journal of Behavioral Finance*, 7(4): 20-34.
- Mittal, M. and Vyas, R. K. (2008). "Personality type and investment choice: An Empirical Study", *ICFAI Journal of Behavioral Finance*, 5(3): 6-22.
- Mohanta, G. and Debasish, S.S. (2011). "A Study on Investment Preferences among Urban Investors in Orissa". *Prerana Journal of Management Thought and Practice*, 3(1): 1-10.
- Mohanta, G. and Debasish, S.S. (2011). "A Study on Investment Preferences Among Urban Investors in Orissa". *PRERANA: Journal of Management Thought and Practice*, 3(1): 1-10.
- Morrin, M., Broniarczyk, S., Inman, J.J. and Broussard, J. (2004), "Saving for retirement: the effects offund assortment size and investor knowledge on asset allocation strategies", *The Journal of Consumer Affairs*, 42(2): 206-222
- Mostyn,B.J(1978). "The attitude behaviour relation". Marketing communications Researchcentre(accessed from https://dspace.lib.cranfield.ac.uk/bitstream/1826/2968/1/MCRC%2015.PDF on 20/8/2016)
- Mukhopadhyay, D. (2004). "Investment Household Sector Investors' Preference-An Empirical Study on the City of Calcutta". *Management Accountant*, 39 (8):656-669.
- Murugan V.G. (2012). "Evaluation of Investors Behavior in Mutual Funds" *EXCEL International Journal of Multidisciplinary Management Studies*, 2(1):274-285.
- Nair, V.R and Antony, A. (2015). "Evolutions and Challenges of Behavioral Finance". *International Journal of Science and Research*, 4(3):1055-1059
- Nalini, J. (1996). Impact of Mutual Fund Schemes on Deposit Mobilisation of Commercial Banks in Kerala (Unpublished Doctoral Dissertation). University of Kerala, Kerala
- Nofsinger and Richard, (2002). Individual investments behaviour, New york, McGraw-Hill
- Nosic, A. and Weber, M. (2007). "How Risky Do I Invest: The Role of Risk Attitudes, Risk Perceptions and Overconfidence". Working Paper,pp1-50(accessed on 6/4/2016 from)
- Nunnaly, J. (1978). Psychometric theory. New York: McGraw-Hill
- O'Barr, W. M. and J. M. Conley (1992). Fortune and Folly: The Wealth and Power of Institutional Investing. Homewood, IL: Irwin.
- Palanivelu, V.R. and Chandrakumar, K. (2013). "A Study on Preferred Investment Avenues among Salaried Peoples with Reference to Namakkal Taluk, Tamil Nadu, India". IBEA, International Conference on Business, Economics, and Accounting.
- Panda, B. N. and Panda, J. K. (2013). "A comparative study on relevance of demographic factors in Investment decision: A study on employees of education sector", JBMCR, Journal for business management, Commerce & Research, 1(4):

- Pandian, P.S. and .Kannadas, P(2015). "A Study on Investor's Attitude towards Mutual Fund Investments". *International Journal of Management and Social Science Research Review*, .1(14):329-335.
- Parihar .B.B.S., Sharma. R and Parihar .D. S.(2009) "Analyzing Investors' Attitude Towards Mutual Funds as an Investment Option", *The Icfai Journal of Management Research*, 2(3): 25-46.
- Parihar, B.B.S. and Sharma, K.K. (2012). "An Empirical Study of the Investment Preferences of Salaried Employees". A Journal of Multidisciplinary Advance Research, 1(2): 39-48
- Pellinen, A., Törmäkangas, K., Uusitalo, O. and Raijas, A. (2011). "Measuring the financial capability of investors: A case of the customers of mutual funds in Finland". *International Journal of Bank Marketing*, 29(2): 107-133
- Phan, C. K. and Zhou, J. (2014). "Vietnamese individual investors' behavior in the stock market: An exploratory study." *Research Journal of Social Science &Management* 3(12):46-54.
- Powell, M. and Ansic, D. (1997). "Gender Difference in Risk Behavior in Financial Decision-Making: An Experimental Analysis". *Journal of Economic Psychology*, 18(1): 605-628.
- Powers, M.R (2009). "Rethinking risk and return: Part 1 novel norms for non-normality?" *The Journal of Risk Finance*, 10 (2): 101-106.
- Prabhavathi, Y. and Kishore, N.T.K.(2013). "Investor's preferences towards Mutual Fund and Future Investment: A Case study of India". *International Journal of Scientific and Research Publications*, 3(1):1-3.
- Prathap, G.and Rajamohan, A. (2013). "A Study on status of awareness among mutual fund investors in Tamilnadu". *Journal of Exclusive Management Science*, 2(12):1-7.
- Prince, M. (1993). "Women, Men and Money Styles". *Journal of Economic Psychology*, 14(3): 175-182.
- Raheja,S. and Lamba,B.(2013). "Behaviour of Investors towards Investment". *Indian Journal of Applied Research*,3(10):1-2.
- Rajeswari, N. (2014). "A Study on Investment Awareness and Preferences of the salaried class in Tirunelveli District". *International Journal of in Multidisciplinary and Academic Research*, 3(6): 1-14.
- Ramanathan, K.V and. Meenakshisundaram, K.S,(2015). "A study of the investment pattern of bank employees". Proceedings of International Conference on Management Finance Economics, 156-162.
- Ramanathan, K.V. and Meenakshisundaram, K.S. (2015). "A study of the investment pattern of bank employees". Proceedings of International Conference on Management Finance Economics, 156-162.
- Ramayah, T. and Suki, N. M. (2006). "Intention to use mobile PC among MBA students: implications for technology integration in the learning curriculum". *Unitar E-Journal*, 2(2): 30-39.
- Ranganathan, K. (2006). "A Study of Fund selection Behavior of Individual Investors towards Mutual funds with reference to Mumbai city". *The ICFAI Journal of Behavioral Finance*, 3(2): 63-83.

- Ranjith, V.K. (2002); "Risk Preference of Investors in the City of Ahmedabad", *Finance India*, 16(2): 531-540.
- Rathnamani, V. (2013). "Investor's preferences towards mutual fund, industry in Trichy". *Journal of Business and Management*, 6 (6): 48-55.
- Rathore,R, Shelly and Jaya(2014). "Attitude of Investor towards Mutual Fund: A Case Study of Retail Investors in District Yamuna Nagar, Haryana (India)". International Journal of Management and Social Sciences Research, 3(9):48-54.
- Riaz, L Hunjra, A.I and Azam, R.I. (2012). "Impact of Psychological Factors on Investment Decision Making Mediating by Risk Perception: A Conceptual Study". *Middle-East Journal of Scientific Research*, 12 (6): 789-795.
- Ricciardi, V. (2004). A risk perception primer: A narrative research review of the risk perception literature in behavioral accounting and behavioral finance. Working paper.
- Riley W B and Chow V K (1992), "Asset allocation and Individual Risk Aversion", *Financial Analyst journal*, 48(6):36-48.
- Robb, C.A., and D.L. Sharpe (2009). "Effect of Personal Financial Knowledge on College Students' Credit Card Behavior". Journal of Financial Counseling and Planning, 20(1): 25-43.
- Roszkowski, M. J. (2010); 'Risk Perception and Risk Tolerance Changes Attributable to the 2008 Economic Crisis: A Subtle but Critical Difference', Journal of Financial Service Professionals.
- Sadhak, H. (2007). Mutual Funds in India-Marketing Strategies and Investment Practices. New Delhi: Response Books
- Sahi, S. K., Dhameja, N., and Arora, A. P. (2012)."Predictors of Preference for Financial Investment Products using CART Analysis". *Journal of Indian Business Research*, 4(1):61-86.
- Saibaba, R. and Vipparthi, M. (2012). "Perception of Investors on Mutual Funds-A Study". *The IASMS Journal of Business Spectrum*, 5(1): 1-11.
- Saini, S., Anjum, B., and Saini, R. (2011). "Investors' Awareness and Perception about Mutual Funds", *International Journal of Multidisciplinary Research*, 1(1): 14-29.
- Sarish, and Jain, A. (2012). "Analysis regarding mutual funds awareness and opinion". *International Journal of Business & Management Research*. 1 (10): 1-7.
- Savage, L. J. (1954). "The Sure-Thing Principle." In Leonard J. Savage, The Foundations of Statistics. New York: John Wiley, 21–26.
- Schooley D and Worden D (1999), "Investors Asset Allocations version versus life-cycle Funds", *Financial Analysts Journal*, 55:37-43.
- Sehdev.R and Ranjan.P. (2014). "A study on Investor's perception towards mutual fund investment". Scholars Journal of Economics, Business and Management, 1 (3): 105-115.
- Sehgal, M. and Singh,D.B. (2012). "Psychology of investors based on value and life style survey." International Journal of Transformations in Business Management 2(2).(Accessed on 6/4/2016from http://www. ijtbm. com/images /short_pdf/Nov_2012 _monica%2 0sehgal % 201 .pdf)

- SEI(2014). "Behavioral Finance: Loss and Regret Aversion" Commentary (accessed from https://www.seic.com/IMU/SEI-Behavioral-Finance-Loss-and-Regret-Aversion. pdfon 29/08/2016)
- Selvi, T.T. (2015). "Investors Attitude towards Investment Avenues". *International Journal of Management and Commerce Innovations*, 3(1):717-722
- Selvi, T.T. (2015). "Investors Attitude towards Investment Avenues". *International Journal of Management and Commerce Innovations*, 3(1):717-722.
- Shafi, M. (2014). "Determinants Influencing Individual Investor Behavior in Stock Market: A Cross Country Research survey". *Arabian Journal of Business and Management Review*, 2 (1):60-71.
- Shafir, E. and A. Tversky (1992). "Thinking Through Uncertainty: Non consequential Reasoning and Choice," Cognitive Psychology, Issue 24, 449–474.
- Shah. And Baser.N. (2012). "Mutual Fund: Behavioral Finance's Perspective". *Asia Pacific Journal of Marketing & Management* Review, 1 (2):34-44.
- Shankar, V. (1996). "Retailing mutual funds: A consumer product model". The Hindu, July 24, p 26
- Shefrin, H. and M. Statman (1985). "The Disposition to Sell Winners Too Early and Ride Losers Too Long," Journal of Finance, Issue 40, 777–790.
- Shefrin, H. and M. Statman (1994). "Behavioral Portfolio Theory," unpublished paper, Santa Clara University
- Shefrin, H. and R. H. Thaler (1988). "The Behavioral Life-Cycle Hypothesis," Economic Inquiry. Reprinted in R. H. Thaler, Quasi Rational Economics
- Sherif, C. W., Sherif, M., and Nebergall, R. E. (1965). Attitudes and attitude change: The social judgment-involvement approach. Philadelphia: W. B. Saunders.
- Shih, Y.-Y. and Fang, K. (2004). "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan". *Internet Research* 14(3): 213-223.
- Shiller, R. (2005), Human Behavior and the Efficiency of the Financial System, accessed from //http//www.econ.yale.edu/~shiller/ Robert Shiller's website accessed on 31-10-2016
- Shiller, R. J. (1984). "Stock Prices and Social Dynamics," Brookings Papers on Economic Activity, II, 457–98.
- Shiller, R. J. (1987). "Fashions, Fads and Bubbles in Financial Markets." In Jack Coffee (ed.), *Knights, Raiders and Targets: The Impact of the Hostile Takeover*. Oxford, England: Oxford University Press.v
- Shiller, R. J. (1989). *Market Volatility*. Cambridge, MA: MIT Press.
- Shinde, C. M. and Zanvar, P. (2015). "A study of investment pattern on the basis of demographic traits". *International Journal of Research Granthaalayah*, 3(11):175-205.
- Sikidar, S. and Singh, A.P. (1996). "Financial services: Investment in equity and mutual funds A behavioural study", in Bhatia B.S., and Batra G.S., (ed.), Management of Financial Services, New Delhi: Deep and Deep Publications, Chapter 10: 136-145.

- Simon, M, Houghton, S M, and Aquino, K (2000) "Cognitive biases, risk perception, and venture formation: How individuals decide to start companies". Journal of business venturing, 15(2):113-134.
- Sindhu K. P and Kumar, R. S. (2014). "Influence of Risk Perception of Investors on Investment Decisions: An Empirical Analysis". *Journal of Finance and Bank Management*, 2 (2): 15-25.
- Singh, B. K. and Jha, A.K. (2009), "An empirical study on awareness & acceptability of mutual fund", Regional Student's Conference, ICWAI, 49-55
- Singh, B.K., (2012). "A study on investors' attitude towards mutual funds as an investment option", *International Journal of Research in Management*, 2(2): 61-70
- Singh, J. and Chander, S. (2006). "Investors Preference for Investment in Mutual Funds: An Empirical Evidence". *The ICFAI Journal of Behavioral Finance*, 18 (4): 1673-1692.
- Singh, R. and Bhowal, A. (2010), "Imparting Investment Education to Employees by the Employer: An Expectation-Experience Gap Study", Amity Management Analyst, 5(2):57-65.
- Singh, R. (2009). "Preference for Direct Equity Investment Vs. Indirect Equity Investment: A Study on Salaried Investors". *Domain-The Journal of Management*, 2(1): 23-28.
- Singh, R. (2010). "Investors' Psychology and Equity Investment Decisions". *Invertis Journal of Management*, 2 (2): 89 95.
- Singh, R. (2011). Overconfidence in Financial Decisions: A Critical Review. IASMS Journal of Business Spectrum, 4 (2): 105-114
- Singh, R. and Barman, A. (2011). "Investment Education for Sustainability and Livelihood", Available at http://ssrn.com/abstract=1965086, accessed on 5/9/2012
- Singh, R. and Bhattacharjee, D. (2010a). "Equity Investment Decisions: Are Demographic Variables Really Significant"? *Paradigm-An IMT Journal*, 14(1): 7-11
- Singh, R. and Bhattacharjee, D. (2010b). "Impact of Demographic Variables on Indirect Equity Investment: An Empirical Study". *Indira Management Review*, 4(1): 4-11.
- Singh, R. and Bhowal, A. (2009a), "Risk Perception Dynamics and Equity Share Investment Behaviour", *Indian Journal of Finance*, 3(6): 23-30.
- Singh, R. and Bhowal, A. (2009b). "Developing Entrepreneurial Culture by Inculcating the Culture of Equity Investment". *Business Vision*, 5 (1): 87-99.
- Singh, R. and Bhowal, A. (2009c). "Risk perception dynamics and equity share investment behaviour". *Indian Journal of Finance*, 3 (6): 23-30.
- Singh, R. and Bhowal, A. (2009d); 'Equity Investment Behavior of Employees: A Study of Volume Dimension', *Banijya*, 2(1):16-26.
- Singh, R. and Bhowal, A. (2010c), "Risk Perception of the Employees with respect to the Equity Shares", *The Journal of Behavioural Finance*, 11(3):177-183
- Singh, R. and Bhowal, A. (2011). "Development of Marketing Driven Measure of Risk Perception". *The Journal of Risk Finance*, 12 (2): 140 152.

- Singh, R. and Bhowal, A. (2008), "Risk Perception-The Theoretical Kaleidoscope", *Vanijya, Dibrugarh University Annual Journal of Business Studies*, 18:54-63.
- Singh, R. and Kar, H. (2011). "Do the Highly Educated Subscribers Aware of it? New Pension Scheme in India". SIBACA Management Review, 1 (1): 8-16.
- Singh, Y.P., and Vanita, (2002). "Mutual Fund Investors' Perceptions and Preferences: A Survey", *The Indian Journal of Commerce*, 55(3): 8-20.
- Singh, B. and Ruchika, S. (2011); "Determinants of Investment Decisions A Study of Working Women", Asia Pacific Journal of Research in Business Management, 2(3):126-137.
- Singh,R. and Bhowal,A.(2010)." Marketing Dimension Of Equity Related Risk Perception of Employees: Own Companyis Shares vs other Companyis Shares" 6(2):22-36(accessed from http://www.inflibnet.ac.in/ojs /index.php/MI /article/viewFile/897/810on 13/03/2016)
- Singh.(2009), "Behavioural Finance-A Kaleidoscopic View", BVIMSR's Journal of Management Research,1(3): 313-321
- Singh.B.K. (2012). "A study on investors' attitude towards mutual funds as an investment option" *International Journal of Research in Management*, 2(2):61-70
- Sitkin, S B, and Pablo, A L (1992). "Reconceptualizing the determinants of risk behavior". *Academy of Management Review*", 17(1): 9-38.
- Sitkin, S B, and Weingart, L R (1995). "Determinants of risky decision-making behavior: A test of the mediating role of risk perceptions and propensity". *Academy of management Journal*, 38(6): 1573-1592.
- Skinner, B. F. (1948). "Superstition in the Pigeon," *Journal of Experimental Psychology*, Issue 38, 168–72. (Reprinted in same journal (1992), 121(3):273–274.).
- Slovic, P. (1987)." Perception of risk". Science, 236: 280-285.
- Slovic, P., Fischhoff, B., Lichtenstein, S. (1987). "Behavioral decision theory perspectives on protective behavior. In: Weinstein, N. (Ed.), Taking Care: Understanding and Encouraging Self-protective Behavior." *Cambridge University Press*, 15–41.
- Slovic ,P., (1972), "Psychological Study of Human Judgment: Implications for Investment Decision Making". *Journal of Finance*, 27(4):779-799.
- Sreepriya ,R. and Gurusamy,P.(2013). "Investment Pattern of Salaried People A Study in Coimbatore District". *International journal of Scientific Research*, 2(1):114-115.
- Subramanian P R, and Murthy, R.T.P (2013) "Investors Attitude towards Mutual Fund Special Reference to Chikkamagalore District, Karnataka State, India". *International Journal of Management & Business Studies*, 3(1):68-72.
- Sultana, S. T. (2010). "An empirical study of Indian Individual Investor Behaviour". *Global Journal of Finance and Management*, 2(1):19-33.
- Sundar, P.V. (1998). "Growth Prospect of Mutual Funds with Special Reference to Kothari Pioneer Mutual Fund". Project Report Sri Srinivasa Vidya Parishad, Andhra University, Visakapatanam.

- Sunden, A. and Surette, B. (1998), "Gender Differences in the Allocation of Assets in Retirement Plans". *American Economic Review*, 88, 207-221.
- Talluru, L. R. (1997). "A fuzzy expert system for mutual fund selection". *Psychology and Behavioural Reviews*, 4 (1): 145-164.
- Tariqzafar.S.M and Maqbool.A. and Khalid,S.M. (2013)."A Strategic Study on Investors Preferences of Mutual Funds in India". *International journal of Marketing, Financial Service & Management Research*, 2 (8):94-110.
- Tavakol, M. and Dennick, R. (2011). "Making sense of Cronbach's alpha". *International Journal of Medical Education*, 2:53-55.
- Teo, T. S. and Pok,S.H. (2003). "Adoptio'n of WAP-enabled mobile phones among Internet users". *Omega-The International Journal of Management Science*, 31(6): 483-498.
- Thaler R (1980), "Toward a positive Theory of consumer choice", *journal of Economics Behavior & Organization*, 1(1):39-60.
- Thompson M, Ellis R, and Wildavsky A(1990) Cultural Theory
- Tversky, A., and Kahneman, D. (1971). The belief in the "law of small numbers." Psychological Bulletin 76: 105–110.
- Umamaheswari, S. and Kumar, M. A. (2013). "A Study on Investment Pattern and Awareness of Salaried Class Investors in Coimbatore District". *Indian Journal of Research*, 2(9): 31-34.
- Vanipriya,R. and Venkatramaraju,D.(2013). "Investor's preference towards mutual fund-A comparative study on private and public sector mutual fund investment in Chennai city". *Indian Journal of Applied Research*, 3(9):91-93.
- Venkateshwarlu, M. (2004). "Investors' Perceptions of Mutual Funds". Southern Economist, 14-16.
- Vidyakala, K., Devi, S.N and Rani, G.I. (2015). "An analysis on factors affecting buying behaviour towards financial instruments with special reference to Trichy district". *International Journal of Applied Research*, 1(9): 754-775.
- Vogeley, K., and Fink, G.R. (2003). Neural correlates for first-person perspective. Trends in Cognitive Sciences, 7 (1): 38-42.
- Vyas.R. (2012). "Mutual Fund Investor's Behaviour and Perception in Indore City". *International Refereed Research journal*, 3 (3): 67-75.
- Walia, N. and Kiran, R. (2009). "An Analysis of Investor's Risk Perception towards Mutual Funds Services". *International Journal of business Management*, 4 (5): 106-120.
- Walia, N. and Kiran, R. (2012). "Understanding the risk anatomy of experienced mutual fund investors". *The journal of behavioral finance*, 13 (2): 119–125.
- Watson, J. and McNaughton, M. (2007). "Gender differences in risk aversion and expected retirement benefits". *Financial Analysts Journal*, 63(4): 52-62.
- Weber, E. U. and Milliman, R.A. (1997). "Perceived Risk Attitudes: Relating Risk Perception to Risky Choice". *Management Science*, 43 (2): 123-144.
- Wilcox R T (1999), "Efficient Fee Structures for mutual Funds", Sawtooth Software conference Proceedings, San Diego, California; Sawtooth software,: 71-97.

- Wilcox, R. T. (2003). "Bargain hunting or star gazing? Investors' preferences for stock mutual funds", *Journal of Business* 76, 645-663.
- Yadagiri M. and Rajender, P. (2009) "Analysis of investment portfolio of scheduled commercial banks". *The Management Accountant ICWAI Journal*, 44(10): 780-788.
 - Yang, J. and Qiu, W. (2005). "A measure of risk and a decision-making model based on expected utility and entropy". *European Journal of Operational Research*, 164 (3): 792–799.
- Ackert, LF, Church, B. K. and Englis, B., (2002). "The asset allocation decision and investor heterogeneity: a puzzle"? *Journal of Economic Behaviour & Organization*, 47 (4): 423-443.
- Agrawal.G and Jain .M. (2013). "Investor's Preference towards Mutual Fund in Comparison to other Investment Avenues". *Journal of Indian Research*, 1(4): 115-121.
- Ajaz, S.and Gupta, S. (2012). "Investor Behaviour towards Mutual Fund Schemes: An Empirical Study". *International Journal of Research in Commerce and Management*, 3(5):103-108.
- Ajzen, I. (1991). "The theory of planned behavior." *Organizational Behavior and Human Decision Processes*, 50(2): 179-211.
- Al-Ajmi, J.Y. (2008). "Risk tolerance of individual investors in an emerging market". *International Research Journal of Finance and Economics*, 17(2): 15-26.
- Alexander, G.J, Jones, J.D., and Nigro, P.J. (1998). "Mutual fund shareholders: characteristics, investor knowledge, and sources of information". *Financial Services Review*, 7(4): 301-316.
- Alfredo, M. O. and Vicente, S., (2010). "I.T. Investment and Intangibles: Evidence from Banks", SSRN Working Paper Series.
- AMFI. (2009). Financial Markets Review. Financial Technologies Management Company in India.
- Anagol, S. and Kim,H. (2012). "The impact of shrouded fees: evidence from a natural experiment in the Indian mutual funds market". *American Economic Review* 102:576-593.
- Anderson, T. M., Bhattacharya, J. (2011). "On Myopia as Rationale for Social Security". *Economic Theory*, 47(1): 135-158.
- Anitha, D. and Bhargavi, P (2014). "Investors' Perception towards Investment". *Global Journal of Finance and Management*, 6(2): 185-190.
- Ansari, L. and Moid,S.(2013). "Factors affecting investment behaviour among young professionals". *International Journal of Technical Research and Applications*, 1(2):27-32.
- Arano, K,. Parker, C. and Terry, R.(2010). "Gender-based risk aversion and retirement asset allocation". *Economic Inquiry*, 48(1): 147-155.
- Aravinth, S. and Sudhakar, S. (2016). "A Study on the Awareness and Preferences of Mutual Fund Schemes by Middle Class Family Members With Reference To Coimbatore City". *International Journal of Research in Management & Technology*; 6(4):6-13.

- Arugaslan, O. Ed Edwards, E. and Samant, A.(2008). "Risk-adjusted performance of international mutual funds", *Managerial Finance*, 34(1): 5-22.
- Avadhani, V.A. (2006). "Investment Management" Himalaya Publishing House. 6th edition; 16-19.
- Awalakki, M.S.(2015). "A Study on Investment Patterns and Awareness of Salaried Class Investors". International Journal of Scientific Research; 4(8):348-350
- Bahl S. (2012). "Investment behaviour of working women of Punjab" A Journal of Economics and Management, 1(6): accessed on 27/09/2012.
- Bailey, W., Kumar, A., and Ng, D. (2011). "Behavioral Biases of Mutual Fund Investors". *Journal of Financial Economics*, 102(1):1-27.
- Bajtelsmit, V. L. and Bernasek, A. (1996). "Why Do Women Invest Differently Than Men"? *Financial Counseling and Planning*, 7:1-10.
- Baker, H. K., and Nofsinger, J. R. (2002). "Psychological biases of investors". *Financial Services Review*11: 97–116.
- Banerjee, A. V. (1992). "A simple model of herd behavior." The Quarterly Journal of Economics 107(3): 797-817.
- Barber, B. and Odean.T (2001). "Boys will be boys: Gender, overconfidence, and common stock investment". *Quarterly Journal of Economics*, 116(1): 261–292.
- Barber, B. M and Odean, T(2011). "The behavior of individual investor". 1-52
- Barber, B. M., Odean, T. and N. Zhu (2009). "Do retail trades move markets?" Review of Financial Studies 22(1): 151-186.
- Barber, Brad M. and Odean T (1999). The Courage of Misguided Convictions, Financial Analysts Journal.,
- Barberis, N., A. Shleifer and R. Vishny (1997), "A Model of Investor Sentiment," reproduced, University of Chicago, presented at the NBER–Sage workshop on Behavioral Economics, Cambridge, MA
- Bashir, T., Ahmed, H. R., Jahangir, S., Zaigam, S., Saeed, H., and Shafi, S. (2013). Investment preferences and risk level: Behaviour of salaried individuals. IOSR Journal of Business and Management, 10(1): 68-78.
- Bellante, D. and Green, C.A. (2004). "Relative risk aversion among the elderly". *Review of Financial Economics*, 13(3): 269-281.
- Benartzi, S. and Thaler, R. H. (1999). "Risk Aversion or Myopia? Choices in Repeated Gambles and Retirement Investments". *Management Science*, 45: 364–381
- Benartzi, S. and Thaler, R., (1995). "Myopic Loss Aversion and the Equity Premium Puzzle". *Quarterly Journal of Economics*, 110:73-92.
- Benartzi, S.(2001). "Excessive Extrapolation and the Allocation of 401(k) Accounts to Company Stock". *Journal of Finance*, 56: 1747-1764
- Bennet, E. and Selvam, M. (2011); 'Investors' Perception of the Factors Influencing the Stock Selection Decision', Available at http://papers.ssrn.com/sol3/papers.cfm? abstract_id =1793822, accessed on 5/9/2012
- Berger, L. A. (1994). "Mutual Understanding, The State of Attention, and the Ground for Interaction in Economic Systems," Business and Ethics Quarterly.

- Bhattacharya, U. and Groznik, P. (2001). Melting Pot or Salad Bowl: Some Evidence from US Investments Abroad, Mimeo.
- Bhowal, A., Singh, R & Saikia (2010). Role of herd behaviour in Financial Market: A Critical Review. DGCC Journal of Commerce, 7 (1): 135-140.
- Bhushan, P. (2014). "Insights into awareness level and investment behaviour of salaried individuals towards financial products". *International Journal of Engineering, Business and Enterprise Applications*, 8(1): 53-57
- Bhushan, P. and Medury, Y. (2013). "Financial literacy and its determinants". *International Journal of Engineering, Business and Enterprise Applications*, 4(2), 155-160.
- Black, B. (2004). "Are Retail Investors Better Off Today"? Brooklyn Journal of Corporate, Financial & Commercial Law, Cincinnati Public Law Research Paper No. 07-34, available at SSRN:
- Bodla, B. S. and Sunita,B. (2008). "Emerging trends of mutual funds in India: A study across category and type of schemes". *The Journal of Indian Management & Strategy*, 13(1).15-27.
- Brennan, M. J. and Cao.H. (1997). "International portfolio investment flows". *Journal of Finance*, 52(5):1851–1880
- Busenitz, L. W. (1999). "Entrepreneurial risk and strategic decision making: It's a matter of perspective". *The Journal of Applied Behavioral Science*, 35(3): 325–340.
- Cao,H. H Bing Han, B. Hirshleifer. DZhang, H.H(2007)." Fear of the Unknown: Familiarity and Economic Decisions"1-46.
- Chambers, M., and Schlagenhauf, D. E. (2002). "Household Portfolio Allocations, Life Cycle Effects and Anticipated Inflation": 1-37(Retrieved from ttp://citeseerx.ist. psu.edu / viewdoc/ download? doi=1 0.1.1. 526.9147 & rep = rep1 & type=pdf on 4/3/2016).
- Chan, K. Covrig, V. and Ng, L. (2005). "What determines the domestic bias and foreign bias? Evidence from mutual fund equity allocations worldwide". *Journal of Finance* 60: 1495-1534.
- Chandra, A. and Kumar, R. (2011). "Determinants of individual investor behaviour: An orthogonal linear transformation approach". *MPRA Paper No.* 9722: 1-30.
- Chattopadhyay, S.K and Behera, S.R. (2006) "Financial Integration for Indian Stock Market", Department of Economic Analysis and policy of the RBI, Working paper: 1-29.
- Chaturvedi, M. and Khare, S. (2012). "Study of saving pattern and investment preferences of individual household in India". *International Journal of Research in Commerce and Management*, 3 (5): 115-120.
- Chaudhury, S.K. and Pattnaik, C.S. (2014). "Investors Preferences towards Mutual Funds A Study on Silk City Securities at Berhampur Town-Odisha, India." *Asia Pacific Journal of Research*, 1(12): 187-201.
- Chen, H. and Volpe, R.P. (2002), "Gender differences in personal financial literacy among college students", *Financial Services Review*, 11(3): 289-307.

- Choi, J., Laibson, D. and Madrian, B.C.(2005). "Are empowerment and education enough? Under-diversification in 401(k) plans". *Brookings Papers on Economic Activity*36:2, 151–98.
- Choi, J.,Laibson,D. and Madrian,B.C.(2005). "Are empowerment and education enough? Under-diversification in 401(k) plans". Brookings Papers on Economic Activity 36(2):151–213.
- Cooper, D.R and Schindler, P.S. (2011). "Business research methods "Tata Mcgraw hill, 9th edition,:330-335.
- Corter, J.E. and Chen, Y.J. (2006). "Do investment risk tolerance attitudes predict portfolio risk"? *Journal of Business and Psychology*, 20(3):369-381.
- Coval, J. and Moskowitz, T. (1999). "Home bias at home: Local equity preferences in domestic portfolios". *Journal of Finance*, 54 (6): 2045–2073.
- Das, S.K. (2011). "An Empirical analysis on preferred investment avenues among rural and semi-urban households". *Journal of Frontline Research in Arts and Science*, 1, 26-36.
- Das, S.K.(2012). "Semi Urban Investors Attitude and Preferences in Mutual Funds Investment: A Case Study of Nagaon Districts of Assam". *International Journal of Marketing, Financial Services & Management Research*, 1(9):70-90
- Deb, S. and Singh,R.(2016). "Impact of Risk perception on investors towards their investment in mutual fund". *Pacific business review international*,1(2):16-23
- Deb,S.(2012). "Mutual Fund Investment Decisions in Tripura: Are Demographic and Socioeconomic Variables Really Significant"? An international journal of social; science, 1(3):118-123.
- Doff, R. (2008). "Defining and measuring business risk in an economic-capital framework". *The Journal of Risk Finance*, 9 (4): 317-333
- Doskeland, T. and Hvide, H. (2011). "Do individual investors have asymmetric information based on work experience"? *Journal of Finance*, 66, 1011–1041
- Duval, S., and Wicklund, R.A. (1972). A theory of objective self-awareness. New York: Academic Press.
- Eagly, A.H. and Chaiken, S. (1993). "The Psychology of Attitudes". Harcourt, Brace, Jovanovich: Fort Worth, TX
- Economic Review of Tripura, 2010-11, http://www.destripura.nic.in /review 2010 _ 11. pdf, accessed on 7/9/2012.
- Engström, S. (2007). "Preferences and characteristics of mutual fund investors". Working paper, Stockholm School of Economics.
- Fernandes, J., Pena, J. I., and Benjamin, T. (2009). "Behavior Finance and Estimation Risk in Stochastic Portfolio Optimization. Banco Central Do Brasil. Working Paper, No. 184.
- Fischer, D. E. and Jordan, R. J. (2006). Security Analysis and Portfolio Management. 6th Edition. Prentice Hall of India: 77-102
- Fischhoff, B. (1975), "Hindsight is not Foresight: The Effect of Outcome Knowledge on Judgment under Uncertainty," Journal of Experimental Psychology: Human Perception and Performance, 1:288–299.
- Fishbein, M. and Ajzen, I. (1975). "Belief, Attitude, Intention, and Behaviour: An introduction to theory and research" .Reading, MA: Addison-Wesley.

- Freud, S. (1905). Fragments of an analysis of a case of hysteria. Standard edition, 7. London: Hogarth, 1953
- Friedman, M. and L. J. Savage (1948). "The Utility Analysis of Choices Involving Risk," Journal of Political Economy, Issue 56, 279–304.
- Gaglani,H and Rao,S(2014). "An Analytical Study on Investors' Attitude towards Mutual Fund Investment", *Journal of Commerce & Management*, 1(6): 38-42.
- Geetha, N. and Ramesh, D. M. (2011). "A Study on People's Preferences in Investment Behaviour". *International Journal of Engineering and Management Research* (IJEMR), 1(6):1-10.
- Gilliam, J. and Chatterjee, S. (2011). "The influence of birth order on financial risk tolerance". *Journal of Business & Economics Research (JBER)*, 9(4): 43-50.
- Girdhari, M., and Sathya, S.D. (2011). "A study on investment preferences among urban investors in Orissa". *Prerna Journal of Management Thoughts and Practices*, 3(1): 1-9.
- Glosten,L and Milgrom,P.(1885). "Bid, ask and transaction prices in a specialist market with heterogeneously informed traders". *Journal of Financial Economics*, 14:71–100.
- Goetzman, W.N. (1997) "Cognitive Dissonance and Mutual Fund Investors". *The Journal of Financial Research*, 20: 145-158.
- Gomes, F., Michaelides, A., and Polkovnichenko, V. (2004). Wealth Accumulation and Portfolio Choice with Taxable and Tax-Deferred Accounts. Working paper
- Grable, J.E. and Roszkowski, M.J. (2007). "Self-assessments of risk tolerance by women and men". *Psychological Reports*, 100(3I): 795-802
- Graham, J. R., Harvey, C. R. and Huang, H. (2009). "Investor Competence, Trading Frequency, and Home Bias". *Management Science*, 55(7):1094-1106.
- Gupta, L.C. and Jain, N. (2008). "Indian Households' Investment Preferences: The Third All India investors' Survey". Conducted by Society for Capital Market Research and Development.
- Gupta, V.S., Chawla, P. and Harkawat, S. (2011)."An Analysis of Investor's Perception Regarding Mutual Fund". *International journal of Research in Commerce and Management*, 2(5):38-41.
- Hair, J.F., Black, W.C., Babin. B.J, Anderson. R.E. and Tatham. R.L. (2009). "Multivariate Data Analysis". Pearson education: 40-41.
- Hallahan, T.A., Faff, R.W. and McKenzie, M.D. (2004). "An empirical investigation of personal financial risk tolerance". *Financial Services Review*, 13(1): 57-78.
- Hannerz, U. (1990). "Cosmopolitans and Locals in World Culture," Theory, Culture and Society, 7:237–51.
- Hau, H.(2001). "Location Matters: An Examination of Trading Profits". *Journal of Finance*, 56(5):1959-1983.
- Heckman, J. J. (2001). "Micro Data, Heterogeneity, and the Evaluation of Public Policy: Nobel Lecture". *Journal of Political Economy*, 109(4): 673-748.

- Higgins, M. (1998). "Demography, National Savings and International Capital Flows". *International Economic Review*, 39 (2): 343–690.
- Hoffmann, A. O., Post, T and Pennings, J. M. (2013). "Individual investor perceptions and behavior during the financial crisis". *Journal of Banking & Finance*, 37 (1): 60-74.
- Huberman, G. (2001). "Familiarity breeds investment" *Review of Financial Studies*. 14: 659-680.
- Hwang, S. and M. Salmon (2004). "Market stress and herding." Journal of Empirical Finance 11(4): 585-616.
- Imthiyas, Y., Shyamasunda, K. and Ramar, S. (2015). "A study on reach of Investment Awareness programmes organized by E-Governance Services over social media". *International Journal of Applied Environmental Sciences*, 10(1): 65-69.
- Investopedia (2016) from http://www.investopedia.com /terms/ m/mental accounting. Asp (accessed on 29/08/2016.
- Islam, S. (2012), "Behavioural finance of an inefficient markets", *Global Journal of Management & Business Research*, 12(14): 37-48.
- Jadhav, N.(2011) "Development of Securities Market The Indian Experience", Association for Financial Professionals (AFP), Annual conference, session: 1-34
- Jain, D. and Mandot, N. (2012). "Impact of demographic factors on investment decision of investors in Rajasthan". *Researchers World Journal of Arts, Science and Commerce*, 3(2): 81-92.
- Jain, D. and Mehra, S. (2012). Level of Awareness about Mutual Funds among Management Academician in Rajasthan- An Empirical Study, International Journal Of Research in Commerce, IT and Management, 2(7):148-155.
- Jambodekar, M.V. (1996). "Marketing Strategies of Mutual Funds Current Practices and Future Directions". Working Paper, UTI IIMB Centre for Capital Markets Education and Research, Bangalore,
- James, W. (1890). The Principles of psychology. New York: H. Holt & Co.
- Jamshidinavid, B., Chavoshani, M. and Amiri, S. (2012). "The Impact of Demographic and Psychological Characteristics on the Investment Prejudices in Tehran Stock". *European Journal of Business and Social Sciences*, 1(5): 41 53.
- Jani, D. and Jain, R.(2013). "A Comparative Analysis of Investors Buying Behavior of Urban Rural for Financial Assets Specifically Focused on Mutual Fund". *International Monthly Refereed Journal of Research In Management & Technology*, 2(3):167-176.
- Jasmeen, S. (2009). "Investment Choice of Individual Investors". *The Indian Journal of Commerce*, 62(4): 58-63.
- Jianakoplos, N. and Bernasek, A. (1998). "Are Women More Risk Averse". Economic paper, Stockholm School of Economics Inquiry, 36(3): 620-630.
- Joo, S. and Grable, J.E. (2004)., "An exploratory framework of the determinants of financial satisfaction, *Journal of Family and Economic Issues*, 25(1):25-49.

- Jothilingam, K. and Kannan K.V. (2013). "Investors Attitude towards Investment Avenues A Study in Namakkal District". *International Journal of Innovative Research & Development*, 2(2): 57-68.
- Junare, S.O. and Patel, F. (2012). "Analysis of Perception of Investors towards Mutual Funds". An Empirical Investigation. *International Journal of Research in Commerce and Management Studies*, 5(5): 81-89.
- Kabita, C. (2015). "Investors Attitudes towards Stock Market Investment". *International Journal of scientific research and management*, 3(7): 3356-3362.
- Kadariya, S, Subedi, P.P., Joshi, B. and Nyaupane, R.P. (2012)." Investment Awareness and Investment on Equity in Nepalese Capital Market". *Banking Journal*, 2(1): 1-15.
- Kahneman, D, and Tversky, A (1979) Prospect theory: An analysis of decision under risk. "Econometrica: Journal of the Econometric Society", XLVII 263-291.
- Kahneman, D., Slovic, P., and Tversky, A. (eds). (1982). Judgment under Uncertainty: Heuristics and Biases. New York: Cambridge University Press.
- Kandavel, D. (2011). "Factors influencing the retail investors to prefer investment in mutual funds in puducherry: an empirical study". *IJEMR*, 1(7):1-10.
- Karmakar, M. (2001); "Investment Behaviour of Household Sector: -A study of a Rural Block in west Bengal"; *The journal of commerce*, 54(1):58-65.
- Kathuria, L.M. and Singhania. K. (2012). "Investment Decision Making: A Gender- Based Study of Private Sector Bank Employees". *The IUP Journal of Behavioral Finance*, 9 (1),: 45-56.
- Kesavan, S. K., Chidambaram, V. and Ramachandran, A. (2012). "An evidence-based investigation into the implications of socioeconomic factors for private investment decision-making in the context of India". *Investment Management and Financial Innovations*, 9(1): 126 136.
- Khitoliya.P. (2014). "Investors Awareness and Perceived Risk Attitude towards Mutual Fund: An Empirical Study in Delhi". *International Journal of Commerce, Business and Management*, 3 (3): 450-455.
- Kida, T. K., Moreno .K and. Smith. J. F (2010). "Investment Decision Making: Do Experienced Decision Makers Fall Prey to the Paradox of Choice." *The Journal of Behavioral Finance*, 11 (1): 11–20.
- Kiran,R. (2009). "An Analysis of Investor's Risk Perception towards Mutual Funds Services", *International journal of Business and management*, 4(5):106-116.
- Kulshreshta, C.M. (1994). Mastering Mutual Funds, New Delhi: Vision Book
- Kumar . J and Ahmed, K.(2012). "Attitudes of Jammu Citizens towards Investment in Mutual Fund: A Case Study in Jammu "European Journal of Commerce and Management Research, 1(1): 36-39.
- Kumar, S.P and Rajkumar, S. (2014). "Awareness and Knowledge of Mutual Fund among the Investors with Special Reference to Chennai A Critical Study". *International Journal of Research and Development-A Management Review*, 2(4): 1-4.
- Kumar, V. (2011). "Performance evaluation of open ended schemes of mutual funds". *International Journal of Multidisciplinary Research*, 1(8): 428-446.

- Kumar, V. and Bansal, P. (2014). "A Study on Investors' Behavior towards Mutual Funds in Rohtak, Haryana". *International Journal of Engineering and Management Research*, 4(1): 224-228.
- Lazzarone, B. G. (1996). "The economic well-being of rural Nevada elders". Proceedings of the conference of the western region home Management family economics educators, 67–74.
- Lenard, M. J, Akhter, S.H and Alamc, P. (2003). "Mapping Mutual Fund Investor Characteristics and Modelling Switching Behaviour". *Financial Services Review*, 12 (1): 39-59.
- Lepesteur, M., Wegner, A., Moore, S.A., McComb, A., (2008) "Importance of public information and perception for managing recreational activities in the Peel-Harvey estuary, Western Australia". *Journal of Environmental Management*, 87 (3): 389–395
- Lion R. and R.M. Meertens, (2005). "Security or Opportunity: "The Influence of Risk Taking Tendency on Risk Information Preference". *Journal of Risk Research*; 8(4):283-294.
- Luigi, Sapienza and Zingales (2005). "Trusting the stock market" (accessed from http://www.econ.yale.edu/~shiller/behfin/2005-11/sapienza-zingales.pdf on 20/1/2016).
- Lutfi, (2010). "The relationship between demographic factors and investment decision in Surabaya". *Journal of Economics, Business and Accountancy Ventura*, 13(3),: 213–224.
- Lynch, A.W. and Musto, D. K. (2003). "How Investors interpret the past fund returns"? *Journal of finance*, 58 (5): 2033-2058.
- M. Giridhari and Sathya, S. D. (2011). "A Study on Investment Preferences among Urban Investors in Orissa", *Prerana Journal of Management Thoughts and Practices*, 3(1):1-9.
- MacCrimmon, K. R. and Wehrung, D. A. (1990). "Characteristics of Risk Taking Executives". *Management Science*, 36(4):422-435.
- Maiya, U. (2010). "A study on risk perception of the mutual fund Investors in Udupi district". *International Journal of world Research*, 2(1): 9-15.
- Mathieson, K. (1991). "Predicting user intentions: comparing the technology acceptance model with the theory of planned behavior". *Information Systems Research*, 2(3):173-191.
- Matthew, T. L., Huang, Y. Y., and Zhu Zhenghao, C. (2007). "Segment Variables of Chinese Mutual Fund Individual Investors". *Investment Management and Financial Innovations*, 4(4): 97-104.
- Mead, G.H. (1934). Mind, self, and society. Chicago: University of Chicago Press.
- Mehta,S and Shah, C.(2012). "Preference of Investors for Indian Mutual Funds and its Performance Evaluation". *Pacific Business Review International*, 5(3):62-76.
- Mehta,S.K. and Aggarwal,N.(2011) "The effect of demographics on investment choice: an empirical study of investors in Jammu". *Indian Journal of Finance*, 5(10): 43-55.

- Meulbroek, L.(2005). "Company stock in pension plans: How costly is it"? *Journal of Law and Economics*, 48(2): 443–474.
- Mishra, P. (2015). "Business Research Methods "Oxford university press; 562-563.
- Mittal M. and Vyas R.(2007). "Demographics and investment choice among Indian investors". *The ICFAI Journal of Behavioral Finance*, 4(4): 51–65.
- Mittal, M. (2010); 'Study of Differences in Behavioral Biases in Investment Decision-Making between the Salaried and Business Class Investors', *The IUP Journal of Behavioral Finance*, 7(4): 20-34.
- Mittal, M. and Vyas, R. K. (2008). "Personality type and investment choice: An Empirical Study", *ICFAI Journal of Behavioral Finance*, 5(3): 6-22.
- Mohanta, G. and Debasish, S.S. (2011). "A Study on Investment Preferences among Urban Investors in Orissa". *Prerana Journal of Management Thought and Practice*, 3(1): 1-10.
- Mohanta, G. and Debasish, S.S. (2011). "A Study on Investment Preferences Among Urban Investors in Orissa". *PRERANA: Journal of Management Thought and Practice*, 3(1): 1-10.
- Morrin, M., Broniarczyk, S., Inman, J.J. and Broussard, J. (2004), "Saving for retirement: the effects offund assortment size and investor knowledge on asset allocation strategies", *The Journal of Consumer Affairs*, 42(2): 206-222.
- Mostyn, B.J(1978). "The attitude behaviour relation". Marketing communications Researchcentre(accessed from https://dspace.lib.cranfield.ac.uk/bitstream/1826/2968/1/MCRC%2015.PDF on 20/8/2016).
- Mukhopadhyay, D. (2004). "Investment Household Sector Investors' Preference-An Empirical Study on the City of Calcutta". *Management Accountant*, 39 (8):656-669.
- Murugan V.G. (2012). "Evaluation of Investors Behavior in Mutual Funds" EXCEL International Journal of Multidisciplinary Management Studies, 2(1):274-285
- Nair, V.R and Antony, A. (2015). "Evolutions and Challenges of Behavioral Finance". *International Journal of Science and Research*, 4(3):1055-1059.
- Nalini, J. (1996). Impact of Mutual Fund Schemes on Deposit Mobilisation of Commercial Banks in Kerala (Unpublished Doctoral Dissertation). University of Kerala, Kerala.
- Nofsinger and Richard, (2002). Individual investments behaviour, New york, McGraw-Hill.
- Nosic, A. and Weber, M. (2007). "How Risky Do I Invest: The Role of Risk Attitudes, Risk Perceptions and Overconfidence". Working Paper,pp1-50 (accessed on 6/4/2016 from https://ub-madoc.bib.uni-mannheim.de/ 2984/1/SSRN_id1004002_pub151.pdf)
- Nunnaly, J. (1978). Psychometric theory. New York: McGraw-Hill
- O'Barr, W. M. and J. M. Conley (1992). Fortune and Folly: The Wealth and Power of Institutional Investing. Homewood, IL: Irwin.
- Palanivelu, V.R. and Chandrakumar, K. (2013). "A Study on Preferred Investment Avenues among Salaried Peoples with Reference to Namakkal Taluk,

- Tamil Nadu, India". IBEA, International Conference on Business, Economics, and Accounting.
- Panda, B. N. and Panda, J. K. (2013). "A comparative study on relevance of demographic factors in Investment decision: A study on employees of education sector", *JBMCR*, *Journal for business management, Commerce & Research*, 1(4):25-30.
- Pandian, P.S. and .Kannadas,P(2015). "A Study on Investor's Attitude towards Mutual Fund Investments". *International Journal of Management and Social Science Research Review*, .1(14):329-335.
- Parihar .B.B.S., Sharma. R and Parihar .D. S.(2009) "Analyzing Investors' Attitude Towards Mutual Funds as an Investment Option", *The Icfai Journal of Management Research*, 2(3): 25-46.
- Parihar, B.B.S. and Sharma, K.K. (2012). "An Empirical Study of the Investment Preferences of Salaried Employees". A Journal of Multidisciplinary Advance Research, 1(2): 39-48
- Pellinen, A., Törmäkangas, K., Uusitalo, O. and Raijas, A. (2011). "Measuring the financial capability of investors: A case of the customers of mutual funds in Finland". *International Journal of Bank Marketing*, 29(2): 107-133
- Phan, C. K. and Zhou, J. (2014). "Vietnamese individual investors' behavior in the stock market: An exploratory study." *Research Journal of Social Science & Management* 3(12): 46-54.
- Powell, M. and Ansic, D. (1997). "Gender Difference in Risk Behavior in Financial Decision-Making: An Experimental Analysis". *Journal of Economic Psychology*, 18(1): 605-628.
- Powers, M.R (2009). "Rethinking risk and return: Part 1 novel norms for non-normality?" *The Journal of Risk Finance*, 10 (2): 101-106.
- Prabhavathi, Y. and Kishore, N.T.K.(2013). "Investor's preferences towards Mutual Fund and Future Investment: A Case study of India". *International Journal of Scientific and Research Publications*, 3(1):1-3.
- Prathap, G. and Rajamohan, A. (2013). "A Study on status of awareness among mutual fund investors in Tamilnadu". *Journal of Exclusive Management Science*, 2(12):1-7.
- Prince, M. (1993). "Women, Men and Money Styles". *Journal of Economic Psychology*, 14(3): 175-182.
- Raheja,S. and Lamba,B.(2013). "Behaviour of Investors towards Investment". *Indian Journal of Applied Research*,3(10):1-2.
- Rajeswari, N. (2014). "A Study on Investment Awareness and Preferences of the salaried class in Tirunelveli District". *International Journal of in Multidisciplinary and Academic Research*, 3(6): 1-14.
- Ramanathan, K.V and. Meenakshisundaram, K.S, (2015). "A study of the investment pattern of bank employees". Proceedings of International Conference on Management Finance Economics, 156-162.
- Ramanathan, K.V. and Meenakshisundaram, K.S. (2015). "A study of the investment pattern of bank employees". Proceedings of International Conference on Management Finance Economics, 156-162.

- Ramayah, T. and Suki, N. M. (2006). "Intention to use mobile PC among MBA students: implications for technology integration in the learning curriculum". *Unitar E-Journal*, 2(2): 30-39.
- Ranganathan, K. (2006). "A Study of Fund selection Behavior of Individual Investors towards Mutual funds with reference to Mumbai city". *The ICFAI Journal of Behavioral Finance*, 3(2): 63-83.
- Ranjith, V.K. (2002); "Risk Preference of Investors in the City of Ahmedabad", *Finance India*, 16(2): 531-540.
- Rathnamani, V. (2013). "Investor's preferences towards mutual fund, industry in Trichy". *Journal of Business and Management*, 6 (6): 48-55.
- Rathore,R, Shelly and Jaya(2014). "Attitude of Investor towards Mutual Fund: A Case Study of Retail Investors in District Yamuna Nagar, Haryana (India)". International Journal of Management and Social Sciences Research, 3(9):48-54.
- Riaz, L Hunjra, A.I and Azam, R.I. (2012). "Impact of Psychological Factors on Investment Decision Making Mediating by Risk Perception: A Conceptual Study". *Middle-East Journal of Scientific Research*, 12 (6): 789-795.
- Ricciardi, V. (2004). A risk perception primer: A narrative research review of the risk perception literature in behavioral accounting and behavioral finance. Working paper.
- Riley W B and Chow V K (1992), "Asset allocation and Individual Risk Aversion", *Financial Analyst journal*, 48(6):36-48.
- Robb, C.A., and D.L. Sharpe (2009). "Effect of Personal Financial Knowledge on College Students' Credit Card Behavior". Journal of Financial Counseling and Planning, 20(1): 25-43.
- Roszkowski, M. J. (2010); 'Risk Perception and Risk Tolerance Changes Attributable to the 2008 Economic Crisis: A Subtle but Critical Difference', Journal of Financial Service Professionals.
- Sadhak, H. (2007). Mutual Funds in India-Marketing Strategies and Investment Practices. New Delhi: Response Books
- Sahi, S. K., Dhameja, N., and Arora, A. P. (2012)."Predictors of Preference for Financial Investment Products using CART Analysis". *Journal of Indian Business Research*, 4(1):61-86.
- Saibaba, R. and Vipparthi, M. (2012). "Perception of Investors on Mutual Funds-A Study". *The IASMS Journal of Business Spectrum*, 5(1): 1-11.
- Saini, S., Anjum, B., and Saini, R. (2011). "Investors' Awareness and Perception about Mutual Funds", *International Journal of Multidisciplinary Research*, 1(1): 14-29.
- Sarish, and Jain, A. (2012). "Analysis regarding mutual funds awareness and opinion". *International Journal of Business & Management Research*. 1 (10): 1-7.
- Savage, L. J. (1954). "The Sure-Thing Principle." In Leonard J. Savage, The Foundations of Statistics. New York: John Wiley, 21–26.
- Schooley D and Worden D (1999), "Investors Asset Allocations version versus life-cycle Funds", *Financial Analysts Journal*, 55:37-43.

- Sehdev.R and Ranjan.P. (2014). "A study on Investor's perception towards mutual fund investment". Scholars Journal of Economics, Business and Management, 1 (3): 105-115.
- Sehgal, M. and Singh,D.B. (2012). "Psychology of investors based on value and life style survey." International Journal of Transformations in Business Management 2(2).(Accessed on 6/4/2016from http://www. ijtbm. com/images /short_pdf/Nov_2012 _monica%2 0sehgal % 201 .pdf).
- SEI(2014). "Behavioral Finance: Loss and Regret Aversion". Commentary (accessed from https://www.seic.com/IMU/SEI-Behavioral-Finance-Loss-and-Regret-Aversion. pdfon 29/08/2016).
- Selvi, T.T. (2015). "Investors Attitude towards Investment Avenues". *International Journal of Management and Commerce Innovations*, 3(1):717-722.
- Selvi, T.T. (2015). "Investors Attitude towards Investment Avenues". *International Journal of Management and Commerce Innovations*, 3(1):717-722
- Shafi, M. (2014). "Determinants Influencing Individual Investor Behavior in Stock Market: A Cross Country Research survey". *Arabian Journal of Business and Management Review*, 2 (1):60-71.
- Shafir, E. and A. Tversky (1992). "Thinking Through Uncertainty: Non consequential Reasoning and Choice," Cognitive Psychology, Issue 24:, 449–474.
- Shah. And Baser. N. (2012). "Mutual Fund: Behavioral Finance's Perspective". *Asia Pacific Journal of Marketing & Management* Review, 1 (2):34-44.
- Shankar, V. (1996). "Retailing mutual funds: A consumer product model". The Hindu, July 24, p 26.
- Shefrin, H. and M. Statman (1985). "The Disposition to Sell Winners Too Early and Ride Losers Too Long," Journal of Finance, Issue 40:, 777–790.
- Shefrin, H. and M. Statman (1994). "Behavioral Portfolio Theory," unpublished paper, Santa Clara University.
- Shefrin, H. and R. H. Thaler (1988). "The Behavioral Life-Cycle Hypothesis," Economic Inquiry. Reprinted in R. H. Thaler, Quasi Rational Economics.
- Sherif, C. W., Sherif, M., and Nebergall, R. E. (1965). Attitudes and attitude change: The social judgment-involvement approach. Philadelphia: W. B. Saunders.
- Shih, Y.-Y. and Fang, K. (2004). "The use of a decomposed theory of planned behavior to study Internet banking in Taiwan". *Internet Research* 14(3): 213-223.
- Shiller, R. (2005), Human Behavior and the Efficiency of the Financial System, accessed from //http//www.econ.yale.edu/~shiller/ Robert Shiller's website accessed on 31-10-2016
- Shiller, R. J. (1984). "Stock Prices and Social Dynamics," Brookings Papers on Economic Activity, II, 457–98.
- Shiller, R. J. (1987). "Fashions, Fads and Bubbles in Financial Markets." In Jack Coffee (ed.), *Knights, Raiders and Targets: The Impact of the Hostile Takeover*. Oxford, England:Oxford University Press.v
- Shiller, R. J. (1989). Market Volatility. Cambridge, MA: MIT Press.

- Shinde, C. M. and Zanvar, P. (2015). "A study of investment pattern on the basis of demographic traits". *International Journal of Research Granthaalayah*, 3(11):175-205.
- Sikidar, S. and Singh, A.P. (1996). "Financial services: Investment in equity and mutual funds A behavioural study", in Bhatia B.S., and Batra G.S., (ed.), Management of Financial Services, New Delhi: Deep and Deep Publications, Chapter 10: 136-145.
- Simon, M, Houghton, S M, and Aquino, K (2000) "Cognitive biases, risk perception, and venture formation: How individuals decide to start companies". Journal of business venturing, 15(2):113-134.
- Sindhu K. P and Kumar, R. S. (2014). "Influence of Risk Perception of Investors on Investment Decisions: An Empirical Analysis". *Journal of Finance and Bank Management*, 2 (2): 15-25.
- Singh, B. K. and Jha, A.K. (2009), "An empirical study on awareness & acceptability of mutual fund", Regional Student's Conference, ICWAI, 49-55
- Singh, B.K., (2012). "A study on investors' attitude towards mutual funds as an investment option", *International Journal of Research in Management*, 2(2): 61-70.
- Singh, J. and Chander, S. (2006). "Investors Preference for Investment in Mutual Funds: An Empirical Evidence". *The ICFAI Journal of Behavioral Finance*, 18 (4): 1673-1692.
- Singh, R. and Bhowal, A. (2010), "Imparting Investment Education to Employees by the Employer: An Expectation-Experience Gap Study", Amity Management Analyst, 5(2):57-65.
- Singh, R. (2009). "Preference for Direct Equity Investment Vs. Indirect Equity Investment: A Study on Salaried Investors". *Domain The Journal of Management*, 2(1): 23-28.
- Singh, R. (2010). "Investors' Psychology and Equity Investment Decisions". *Invertis Journal of Management*, 2 (2): 89 95.
- Singh, R. (2011). Overconfidence in Financial Decisions: A Critical Review. IASMS Journal of Business Spectrum, 4 (2): 105-114
- Singh, R. and Barman, A. (2011). "Investment Education for Sustainability and Livelihood", Available at http://ssrn.com/abstract=1965086, accessed on 5/9/2012
- Singh, R. and Bhattacharjee, D. (2010a). "Equity Investment Decisions: Are Demographic Variables Really Significant"? *Paradigm-An IMT Journal*, 14(1): 7-11
- Singh, R. and Bhattacharjee, D. (2010b). "Impact of Demographic Variables on Indirect Equity Investment: An Empirical Study". *Indira Management Review*, 4(1): 4-11.
- Singh, R. and Bhowal, A. (2008), "Risk Perception-The Theoretical Kaleidoscope", *Vanijya, Dibrugarh University Annual Journal of Business Studies*, 18:54-63.
- Singh, R. and Bhowal, A. (2009a), "Risk Perception Dynamics and Equity Share Investment Behaviour", *Indian Journal of Finance*, 3(6): 23-30.

- Singh, R. and Bhowal, A. (2009b). "Developing Entrepreneurial Culture by Inculcating the Culture of Equity Investment". *Business Vision*, 5 (1): 87-99.
- Singh, R. and Bhowal, A. (2009c). "Risk perception dynamics and equity share investment behaviour". *Indian Journal of Finance*, 3 (6): 23-30.
- Singh, R. and Bhowal, A. (2009d); 'Equity Investment Behavior of Employees: A Study of Volume Dimension', *Banijya*, 2(1):16-26.
- Singh, R. and Bhowal, A. (2010c), "Risk Perception of the Employees with respect to the Equity Shares", *The Journal of Behavioural Finance*, 11(3):177-183
- Singh, R. and Bhowal, A. (2011). "Development of Marketing Driven Measure of Risk Perception". *The Journal of Risk Finance*, 12 (2): 140 152.
- Singh, R. and Kar, H. (2011). "Do the Highly Educated Subscribers Aware of it? New Pension Scheme in India". SIBACA Management Review, 1 (1): 8-16.
- Singh, R. and Tiwari, J. (2014). "Gambler's fallacy in equity investing: Some observations". *Utkarsh*,1 (1): 124-131.
- Singh, Y.P., and Vanita, (2002). "Mutual Fund Investors' Perceptions and Preferences: A Survey", *The Indian Journal of Commerce*, 55(3): 8-20.
- Singh, B. and Ruchika, S. (2011); "Determinants of Investment Decisions A Study of Working Women", Asia Pacific Journal of Research in Business Management, 2(3):126-137.
- Singh,R. and Bhowal,A.(2010)." Marketing Dimension Of Equity Related Risk Perception of Employees: Own Companyis Shares vs other Companyis Shares" 6(2):22-36(accessed from http://www.inflibnet.ac.in/ojs /index.php/MI /article/viewFile/897/810on 13/03/2016).
- Singh.(2009), "Behavioural Finance-A Kaleidoscopic View", BVIMSR's Journal of Management Research,1(3): 313-321
- Singh.B.K. (2012). "A study on investors' attitude towards mutual funds as an investment option" *International Journal of Research in Management*, 2(2):61-70
- Sitkin, S B, and Pablo, A L (1992). "Reconceptualizing the determinants of risk behavior". *Academy of Management Review*", 17(1): 9-38.
- Sitkin, S B, and Weingart, L R (1995). "Determinants of risky decision-making behavior: A test of the mediating role of risk perceptions and propensity". *Academy of management Journal*, 38(6): 1573-1592.
- Skinner, B. F. (1948). "Superstition in the Pigeon," *Journal of Experimental Psychology*, Issue 38, 168–72. (Reprinted in same journal (1992), 121(3):273–274.).
- Slovic, P. (1987)." Perception of risk". Science, 236: 280-285.
- Slovic, P., Fischhoff, B., Lichtenstein, S. (1987). "Behavioral decision theory perspectives on protective behavior. In: Weinstein, N. (Ed.), Taking Care: Understanding and Encouraging Self-protective Behavior." *Cambridge University Press*, 15–41.
- Slovic,P., (1972), "Psychological Study of Human Judgment: Implications for Investment Decision Making". *Journal of Finance*, 27(4):779-799.

- Sreepriya,R. and Gurusamy,P.(2013). "Investment Pattern of Salaried People A Study in Coimbatore District". *International journal of ScientificResearch*, 2(1):114-115.
- Subramanian P R, and Murthy, R.T.P (2013) "Investors Attitude towards Mutual Fund Special Reference to Chikkamagalore District, Karnataka State, India". *International Journal of Management & Business Studies*, 3(1):68-72.
- Sultana, S. T. (2010). "An empirical study of Indian Individual Investor Behaviour". *Global Journal of Finance and Management*, 2(1):19-33.
- Sundar, P.V. (1998). "Growth Prospect of Mutual Funds with Special Reference to Kothari Pioneer Mutual Fund". Project Report Sri Srinivasa Vidya Parishad, Andhra University, Visakapatanam.
- Sunden, A. and Surette, B. (1998), "Gender Differences in the Allocation of Assets in Retirement Plans". *American Economic Review*, 88:, 207-221.
- Talluru, L. R. (1997). "A fuzzy expert system for mutual fund selection". *Psychology and Behavioural Reviews*, 4 (1): 145-164.
- Tariqzafar.S.M and Maqbool.A. and Khalid,S.M. (2013)."A Strategic Study on Investors Preferences of Mutual Funds in India". *International journal of Marketing, Financial Service & Management Research*, 2 (8):94-110.
- Tavakol, M. and Dennick, R. (2011). "Making sense of Cronbach's alpha". *International Journal of Medical Education*, 2:53-55.
- Teo, T. S. and Pok,S.H. (2003). "Adoptio'n of WAP-enabled mobile phones among Internet users". *Omega-The International Journal of Management Science*, 31(6): 483-498.
- Thaler R (1980), "Toward a positive Theory of consumer choice", *journal of Economics Behavior & Organization*, 1(1):39-60.
- Thompson M, Ellis R, and Wildavsky A(1990) Cultural Theory
- Tversky, A., and Kahneman, D. (1971). The belief in the "law of small numbers." Psychological Bulletin 76: 105–110.
- Umamaheswari, S. and Kumar, M. A. (2013). "A Study on Investment Pattern and Awareness of Salaried Class Investors in Coimbatore District". *Indian Journal of Research*, 2(9): 31-34.
- Vanipriya,R. and Venkatramaraju,D.(2013). "Investor's preference towards mutual fund-A comparative study on private and public sector mutual fund investment in Chennai city". *Indian Journal of Applied Research*, 3(9):91-93.
- Venkateshwarlu, M. (2004). "Investors' Perceptions of Mutual Funds". Southern Economist, 14-16.
- Vidyakala, K., Devi, S.N and Rani, G.I. (2015). "An analysis on factors affecting buying behaviour towards financial instruments with special reference to Trichy district". *International Journal of Applied Research*, 1(9): 754-775.
- Vogeley, K., and Fink, G.R. (2003). Neural correlates for first-person perspective. Trends in Cognitive Sciences, 7 (1): 38-42.
- Vyas.R. (2012). "Mutual Fund Investor's Behaviour and Perception in Indore City". *International Refereed Research journal*, 3 (3): 67-75.

- Walia, N. and Kiran, R. (2009). "An Analysis of Investor's Risk Perception towards Mutual Funds Services". *International Journal of business Management*, 4 (5): 106-120.
- Walia, N. and Kiran, R. (2012). "Understanding the risk anatomy of experienced mutual fund investors". *The journal of behavioral finance*, 13 (2): 119–125.
- Watson, J. and McNaughton, M. (2007). "Gender differences in risk aversion and expected retirement benefits". *Financial Analysts Journal*, 63(4): 52-62.
- Weber, E. U. and Milliman, R.A. (1997). "Perceived Risk Attitudes: Relating Risk Perception to Risky Choice". *Management Science*, 43 (2): 123-144.
- Wilcox R T (1999), "Efficient Fee Structures for mutual Funds", Sawtooth Software conference Proceedings, San Diego, California; Sawtooth software,: 71-97
- Wilcox, R. T. (2003). "Bargain hunting or star gazing? Investors' preferences for stock mutual funds", *Journal of Business* 76:, 645-663.
- Yadagiri M. and Rajender, P. (2009) "Analysis of investment portfolio of scheduled commercial banks". *The Management Accountant ICWAI Journal*, 44(10): 780-788.
- Yang, J. and Qiu, W. (2005). "A measure of risk and a decision-making model based on expected utility and entropy". *European Journal of Operational Research*, 164 (3): 792–799.