

**PROJECT DISSERTATION REPORT  
ON  
SAVINGS AND INVESTMENT ATTITUDE OF  
SALARIED PRIVATE SECTOR EMPLOYEES  
FROM DIFFERENT STATES OF INDIA AND  
EMPLOYED IN DELHI NCR**

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# DECLARATION FORM

I Rohit Raman Subedi, a student of MBA 4<sup>th</sup> Semester, Delhi School of Management Delhi Technological University hereby declare that the Project report entitled “**Savings and Investment Attitude Of Salaried Private Sector Employees From Different States of India And Employed In DELHI NCR**” is an independent work carried out by me at Delhi School of Management. To the best of my knowledge & belief, it is an original piece of work and is the sheer outcome of my own efforts. I also declare that no chapter of this manuscript in whole or in part is lifted and incorporated in this report from any earlier/other work done by me or others.

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Place: Delhi

# CERTIFICATE FROM THE INSTITUTE

This is to certify that the Project Report titled “**Savings and Investment Attitude Of Salaried Private Sector Employees From Different States of India And Employed In DELHI NCR**” is an original and bonafide work carried out by **Mr. Rohit Raman Subedi** of MBA 2016-18 batch and was submitted to Delhi School of Management, Delhi Technological University, Bawana Road, Delhi-110042 in partial fulfilment of the requirement for the award of the Degree of **Masters of Business Administration**.

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**Signature of HOD (DSM)**

**(Dr. Rajan Yadav)**

**Place: Delhi**

**Date:**

# ACKNOWLEDGEMENT

Any work of this magnitude can never be completed by individual effort alone and my project is also no exception. This project is not the outcome of an individual effort but a collective effort by each and every member associated with it. This report is the result of the contribution, guidance and co-operation received from a number of people both implicitly and explicitly. It has been an educative, interesting, and motivating experience. No amount of words would be enough and adequate to acknowledge all the people who have offered their help and support in the preparation of this report.

I would also take this opportunity to thank **“DELHI SCHOOL OF MANAGEMENT”** and **all the faculty members** for supporting me throughout my project work. Moreover, the earnest concern and counselling of my faculty guide, **Asst. Prof. Archana Singh** has helped me immensely to move ahead in this endeavour.

Last but not the least; I would like thank my parents, teaching and non-teaching staff, friends and all those who have extended me a helping hand in my venture.

**ROHIT RAMAN SUBEDI**

# ABSTRACT

Saving form an important part of any economy of any nation with saving invested various option available to people. An investment refers to the commitment of funds at present, in anticipation of some positive rate of return in future today the spectrum of investment is indeed wide. Individuals are more aware about the different investment avenues. People are earning more, but they do not know where, when and how to invest it. A proper understanding of money, its value, the available avenues for investment, various financial institutions, the rate of return/risk etc., are essential to successfully manage one's finance for achieving life's goal. Through this study, an analysis has been made into preferred investment avenues among salaried peoples in DELHI NCR, India. The results highlight that certain factors like education level, awareness about the current financial system, age of investors etc. make significant impact while deciding the investment avenues. The study is based on personal interviews with salaried peoples, using a structured questionnaire. Actually, the present study identifies the preferred investment avenues among the individual investors using self-assessment test. The study is based on primary sources of data which are collected by distribution of a close ended questionnaire. The data has been analyzed using percentage and graphs. There are large numbers of investment opportunities available today. In this paper is going to briefly examine how the salaried peoples managing their investments.

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## 1.1 INTRODUCTION

Savings means, the income that we have not used or consumed. An individual is uncertain of the future and money saved can be used for any emergency situations. Saving gives an individual a financial security. Saving is continuous process that every individual does over a period of time in their life span. There are also various other things that an individual can do with his savings. Buying a new car, plan a vacation, child's future education or daughter's marriage can all be done using the saving your income.

Just like savings, Investments are also equally important for any individual because just saving money is not enough to fulfil various requirements that an individual desire. Money that is stored in your bank is safe but at the same time it is also a loss of opportunity for growth. Money needs to be invested carefully at the right place so that you get increased valuation.

Investment means the engagement of our money with the objective of getting extra income or increment of valuation over a certain duration of time. Investment is defined as "a commitment of funds made in the expectation of some positive rate of return". The best investment is the one which gives maximum return with the minimum amount of risk.

There are various characteristics of a good investment like transferability safety, liquidity and increased valuation. There are number of investment option available in India to the people like bank deposits, gold, stock market, real estate, post office savings, life insurance, etc.

Different investor has different mind-set when they invest in an investment option. The investor wants his earned money to be invested where it is very secure and can be liquidated any moment. But the decision of investing varies from one investor to another based on the risk appetite and the purpose of the investment.

Savings is also very important for economy of any country. The savings made by the individuals of any country helps in the growth of the country. Indian financial market also provides various options to its investors. We cannot say



that it's one of the best financial market but it has a substantial opportunity for an average investor to invest his savings. Idle money should be used as an investment and earn return from it. This will help individual to fulfil his goals as well as help him in his future uncertainties. Due to inflation, there is a constant drop of value of money in the future. Certain amount of money today is more worth than the same amount of money in the future period. So another motive for investment is that it will help to nullify the cost of inflation. So investing should be done as early as possible. This will allow more time for the money to grow. The most important three rule for investment are:

- a) Start investing as early as possible.
- b) Investment should be made regularly.
- c) Short term investment should be avoided and long term investment should be preferred.

In this article, the savings and investment behaviour of the salaried people is analysed. Individual motive is the key factor that drives an individual's saving and investment decision. If the motive changes then there will also be change in saving pattern of the individual. Therefore, an attempt is made to understand the various factors that influence the individual's savings and investment habit.

Investment brings financial independence, growth in wealth and minimize future risk to the investor and helps investor to achieve his individual goals.

## **1.2 NEED OF THE STUDY**

The research is focussed to know about the factors that drives the salaried employee's investing decision. On the basis of their characteristics we will be able to analyse them and further categorise them to the investor group they belong. As all the respondents live outside their home state, the research will show their savings & investment patters and the way they manage their income.

### **1.3 OBJECTIVES OF STUDY**

- 1) To study the pattern of investments of the salaried people from Different States who are working in private organization in Delhi NCR, India in various cities like Delhi, Gurugram, Noida, Greater Noida, etc.
- 2) To know the various factors that influence the salaried people while they make any investment.
- 3) To understand the motive for investments, satisfaction level of the investments, risk appetite & the investment information source of the salaried respondents.
- 4) To know the level to which the salaried individuals are aware of various investments options that are available in the market.

### **1.4 SCOPE OF THE STUDY:**

The data analysis done here is on the basis of salaried individuals' investment pattern and their general awareness about the different investment options. The research is based on the information provided by the working individual and their information, attitude and perception towards the different financial instruments available in the market.

1. There are large number of financial investment options available to the common people and it requires a good amount of time to analyse all of them.
2. The study is limited to only 100 salaried people and their provided data has been analysed.
3. This study can be extended to other region or cities and understand the investment decision of people working outside their home location.

## **1.5 LIMITATIONS OF THE STUDY**

1. Research was carried out in DELHI NCR region of India only.
2. The research taken up will only consider the responses of the people those are working in the private organization.
3. Most of the respondents may not be willing to provide correct information and this may influence the genuineness of the result.
4. The respondents may not be having a good financial knowledge and they may be having limited knowledge regarding various financial instruments available in market.
5. We have used questionnaire for the survey, so the gathered information and data could be biased.

## 2. REVIEW OF THE LITERATURE

Previously many research study has been taken up by various researchers to study about the savings and investment attitude of different individuals.

Below are a few of them:

- **Avinash Kumar Singh (2006)** conducted a survey "Investment Pattern of People" with motive of analysing the investment structure of individuals living in Bengaluru and Bhubaneswar. The investor below age of 50 years preferred to investment in share market while those above 50 years preferred traditional investment like Bank deposits, insurance and tax saving investments. The study of the survey revealed that Bengaluru investors are more aware different investment options and risk involved as compared to Bhubaneshwar. Bengaluru investor were ready to take risk in their investments while investor from Bhubaneshwar preferred more traditional and conservative investment.
- **Yogesh P Patel and Charul Y Patel (2012)** conducted study "A STUDY OF INVESTMENT PERSPECTIVE OF SALARIED PEOPLE (PRIVATE SECTOR)" in Mumbai. They found that young working professionals now a days prefer to invest in Mutual Fund. Traditional investment option like Bank Deposit and Post Office savings does not attract them now a day as their return rate is less compared to investment like Mutual Fund and Equity Investment.
- **M. Selvakumar and N. Manicka Mahesh (2014)** conducted study titled "A Study of Investment Behavior of Households in Virudhunagar District". According to the study they found that the household people in the Virudhunagar district mainly prefer to invest in Bank Deposits and avoid investment in Share market and mutual fund. Safety of the fund was the key concern of the people while investing.
- **Sonali Patil, Dr.Kalpna Nandawar(2014)** conducted study titled "A Study on Preferred Investment Avenues Among Salaried People With

Reference To Pune, India”. The motive was to understand the preferred investment option and the level of awareness of the different investor. The study revealed that most of the salaried people are aware of various investments option available in the Indian Markrt. The study also found that people still prefer traditional investment option like Gold, real estate and fixed deposits.

- **Dr.G.Shanthi and R. Murugesan (2016)** studied about female investor in Namakkal district, Tamilnadu. They found that most of the female investor have most of their investments in Gold. Also female investor tends to take less risk while investing as compared to their male counterparts.
- **Sam Jeyachandran and Sekar (2016)** conducted study titled “SAVINGS HABIT OF RURAL PEOPLE” to understand the factors that influenced the saving preference of people in rural area. The study found that people in their middle age were saving more money as compared to their younger counterparts. Also they found that people in the rural area mainly depend on agriculture for income. The research found that the main aim of saving was to use the money for futher living and for agricultural investment purpose.

All these studies give the background and basis for the current study. From literature the researcher understood how the investment behaviour is important to the households.

### **3. RESEARCH METHODOLOGY**

#### **3.1 METHODOLOGY**

The research project taken up is an exploratory research. Both primary data as well as secondary data needs to be collected from the respondents. For collecting the Primary data, we would be using purposive sampling method. The sample size for our research will be 100 and all of them will be salaried people engaged in Delhi NCR.

#### **3.2 SAMPLE**

The sample taken here for the purpose of research study consists of 100 respondents who are not originally from Delhi NCR but are working here in Private sectors. By using the stratified random sampling method, we have divided the sample into two different segment on the basis of sex. 50 respondents were male while 50 others were female. The respondents were all salaried and were working in different companies in Delhi NCR like TCS, ICICI Bank, PwC, NDTV, etc.

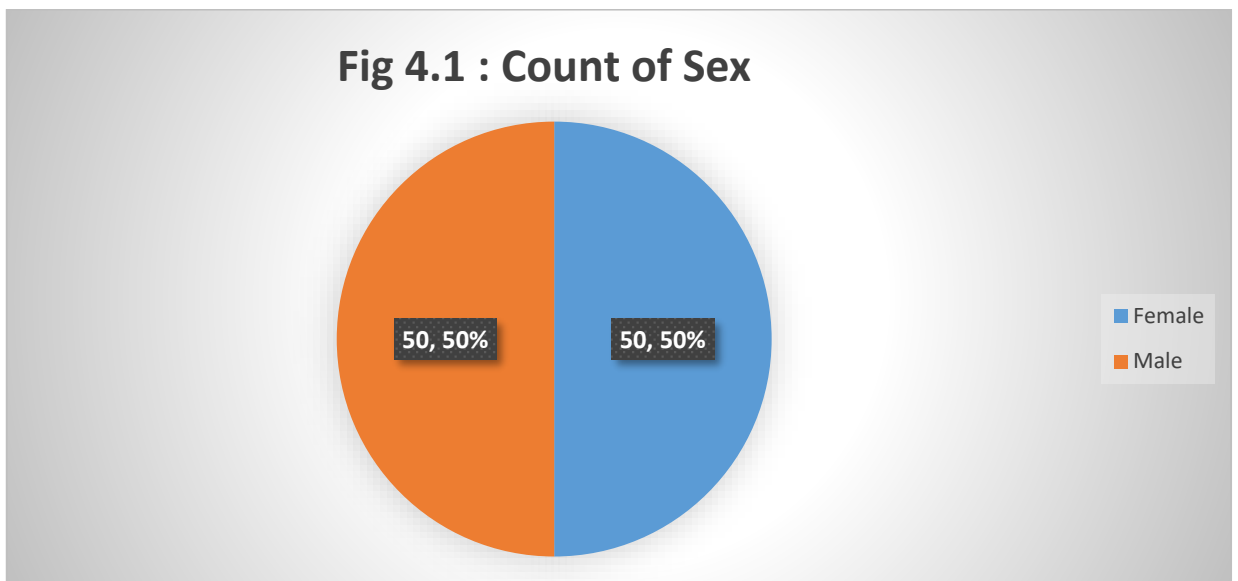
#### **3.3 TOOLS**

The tool used here is a questionnaire which consists of 25 open end as well as closed end questions which covers the personal as well as demographic information, the knowledge related to financial instruments, motives of saving, saving methods and other similar information was collected.

#### **3.4 DATA**

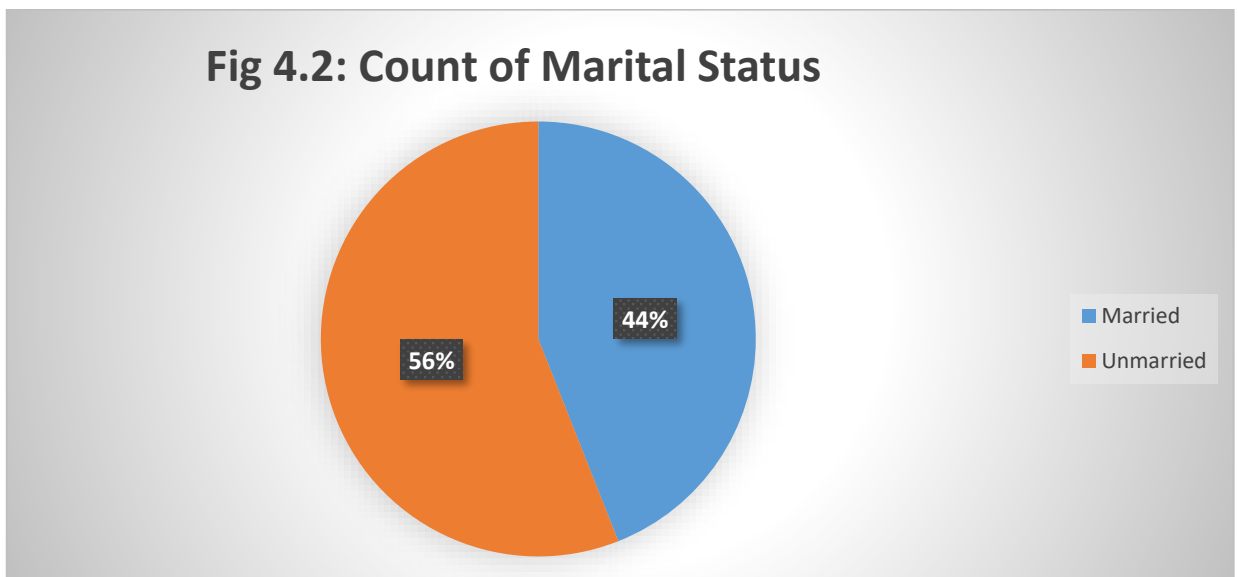
The primary data for our research is obtained from the salaried people using the survey where we asked our respondents to fill up the questionnaire to the best of their knowledge. Personal Interview of few known respondents was also taken which helped further in the research. Other source of information was from Internet which forms the secondary data.

#### 4. DATA ANALYSIS & INTERPRETATION



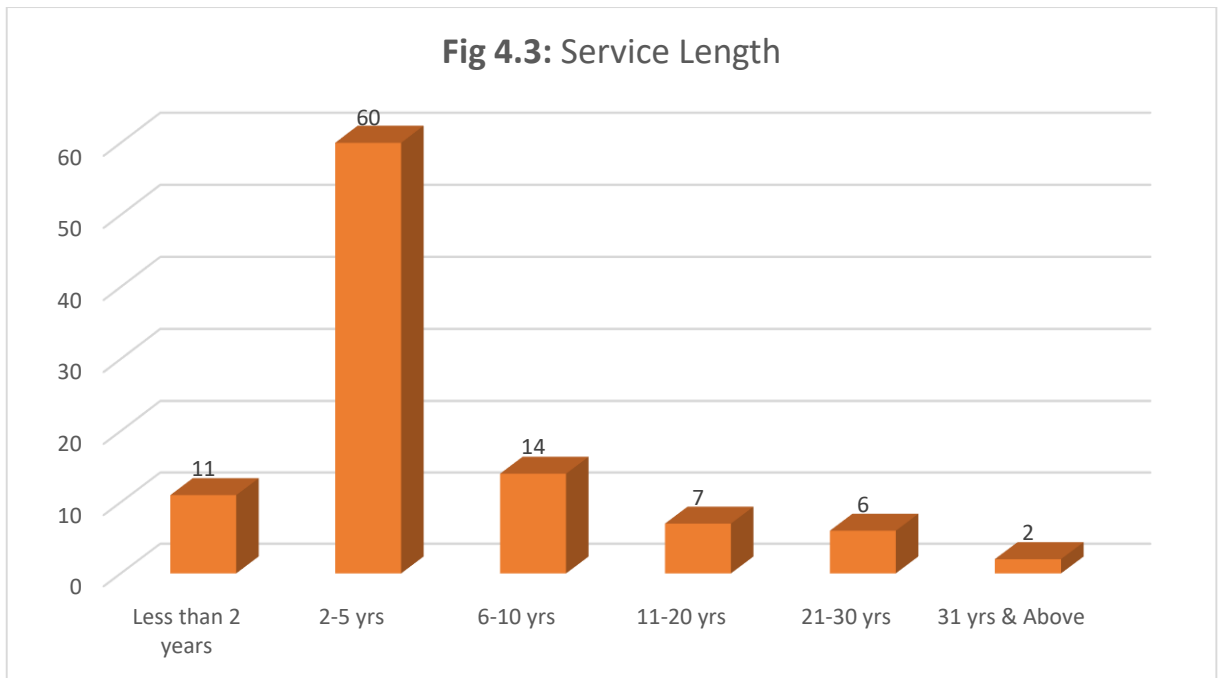
**Interpretation:**

Out of 100 salaried people taken for this study, 50 were males and 50 were females. So the distribution is equal.



**Interpretation:**

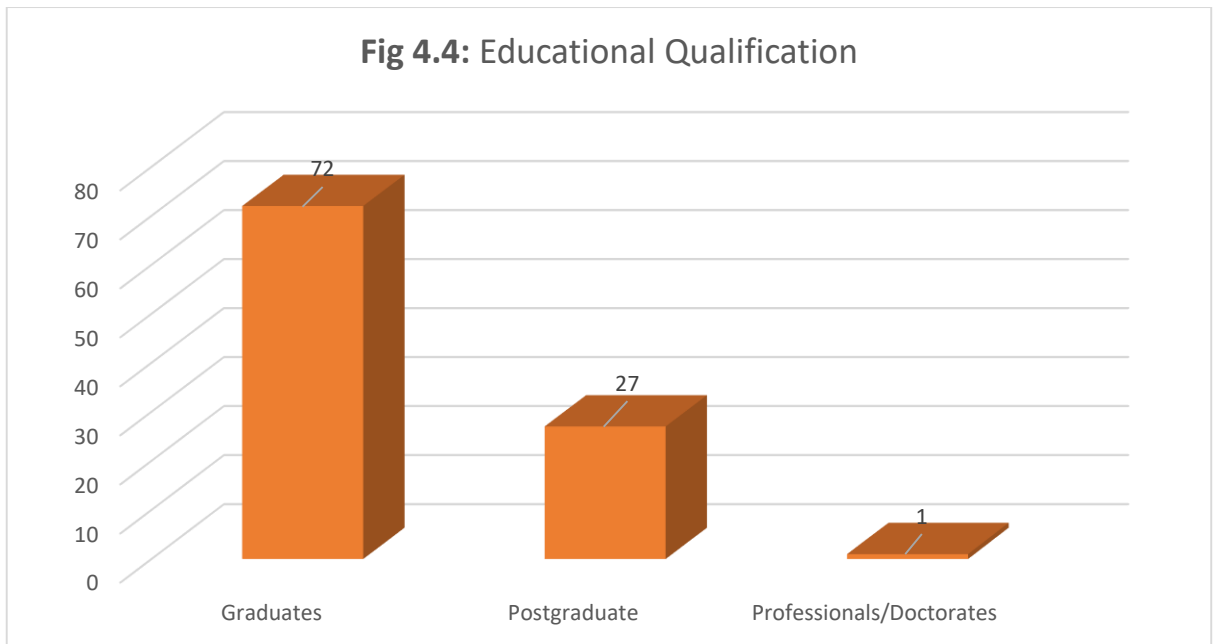
Among the 100 salaried people, Major percentage i.e. 56% people are unmarried and 44% people are married.



**Interpretation:**

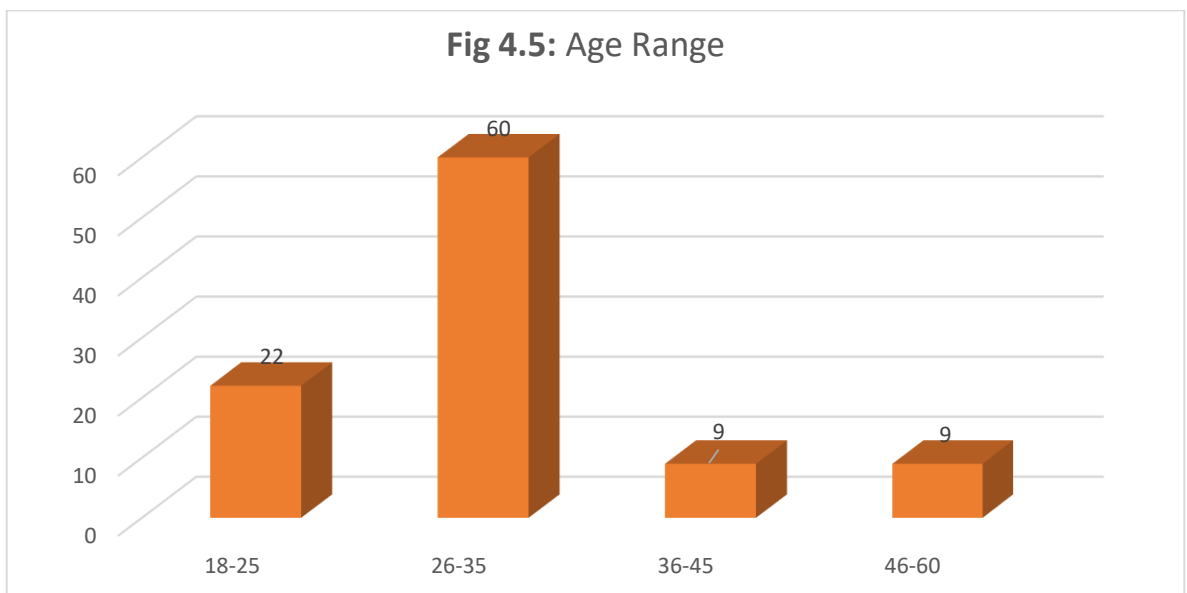
Out of 100 salaried individuals, major percentage of people were employed for a period of 2-5 years. 60 individuals fall in this category. There were only 2 individuals who were had experience of working for 31 years and above. For 6-10 years of service there are 14 individuals, 11-20 there are 7 individuals, 21-30 years of service period 6 individuals and for less than 2 years 11 individuals.





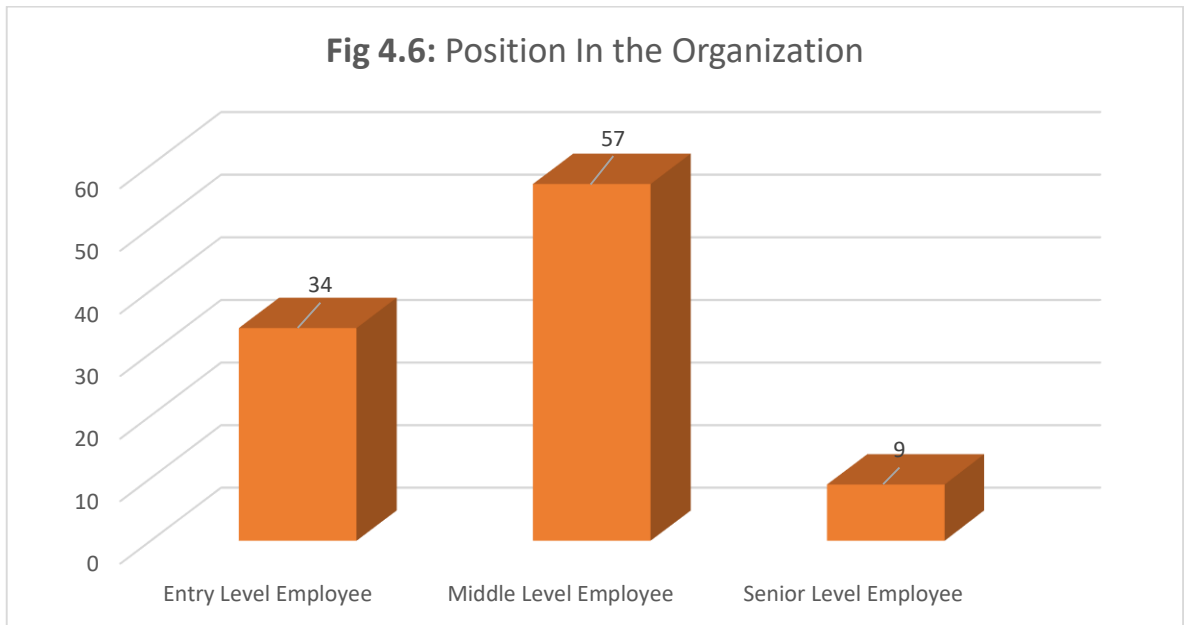
**Interpretation:**

Analysing the data, we can say that most of the individuals i.e. 72% were graduates, postgraduates were 27 individuals and only 1 person has education qualification as doctorate. There was no individual with education qualification below graduation i.e. high school pass out.



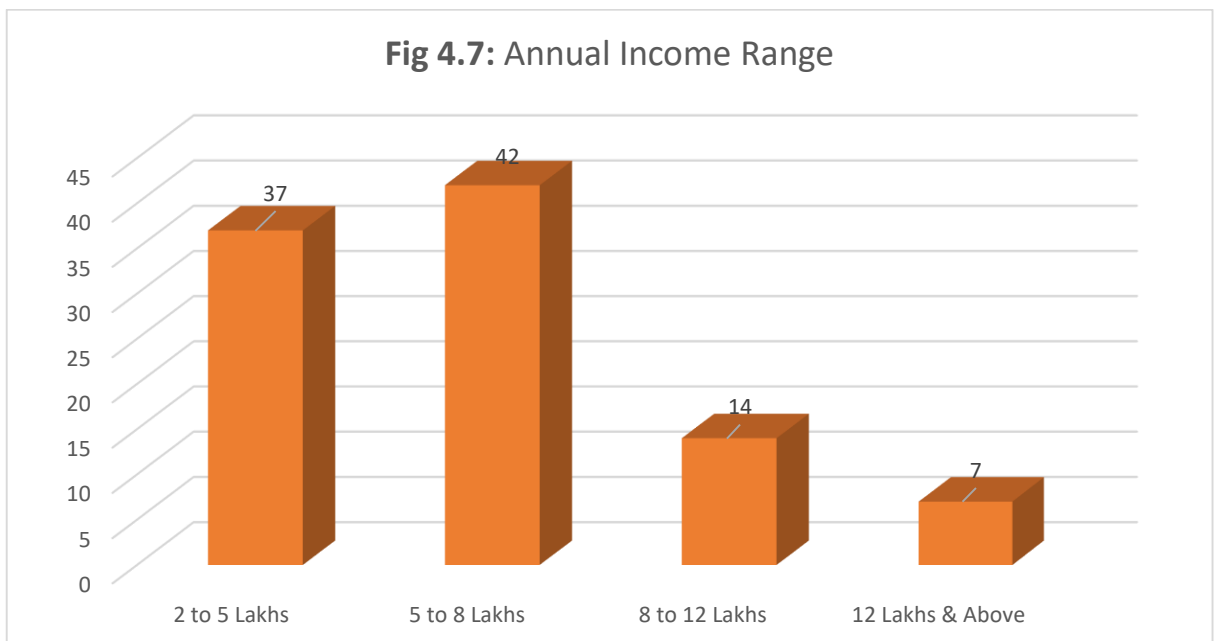
**Interpretation:**

Out of 100 individuals, majorly individuals belonged to age group of 26-35 years. For age group 18-25 years 22 individuals, for 36-45 years and 46-60 years' age group there were 9 individuals each.



**Interpretation:**

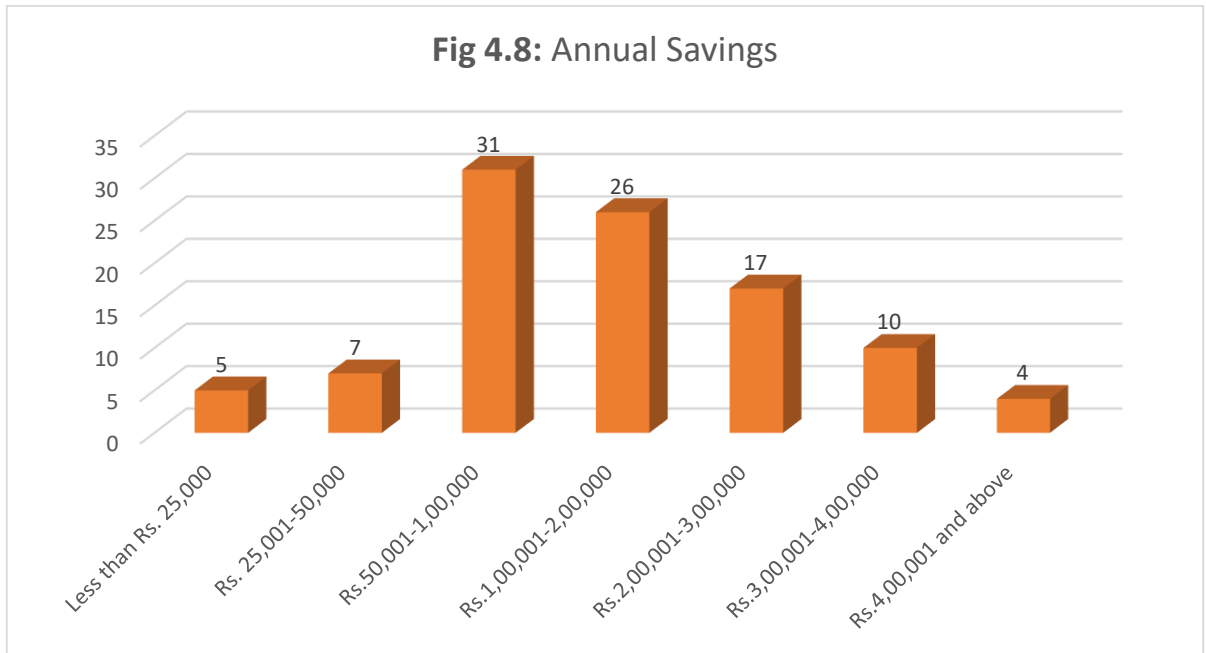
Out of 100 salaried individuals, majorly i.e. 57 individuals were working as middle level employee in the organization, 34 as entry level employee and only 9 individuals are working as senior level employee.



**Interpretation:**

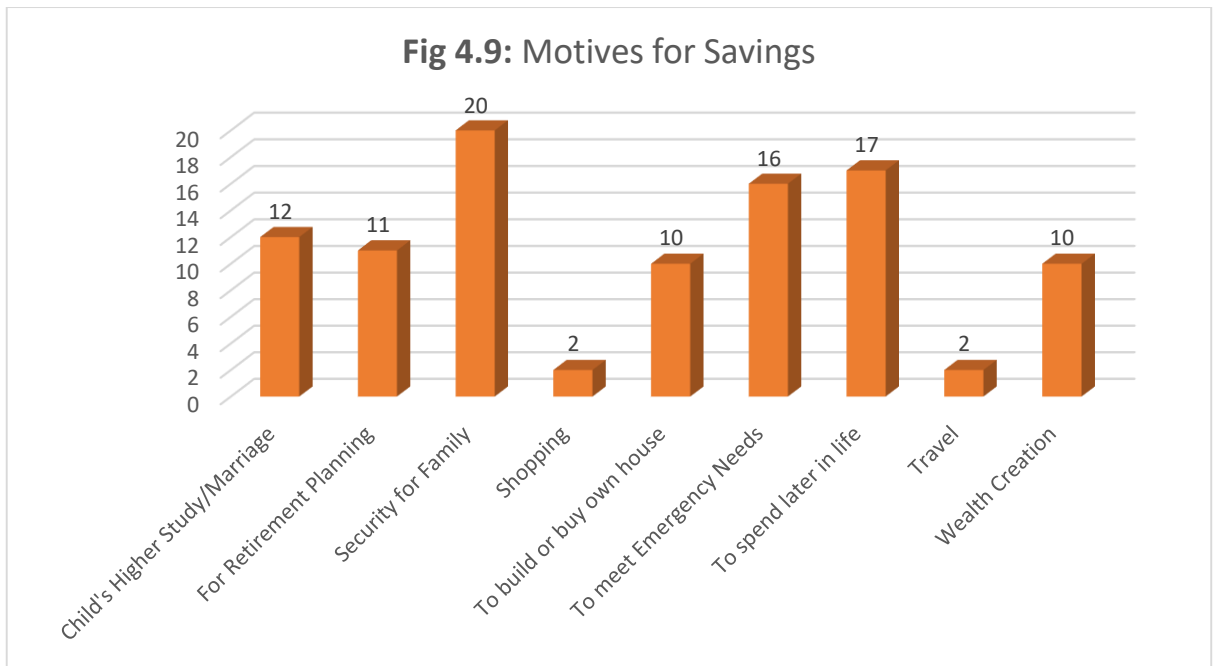
As can be seen from graph above, out of 100 salaried individuals, 42 individuals earned around Rs. 5-8 lakhs. It was followed by 37 individuals who

have annual income in between Rs 2-5 Lakhs, 14 earned between Rs. 8-12lakhs and 7 individuals had their annual income between Rs 12 lakhs & above.



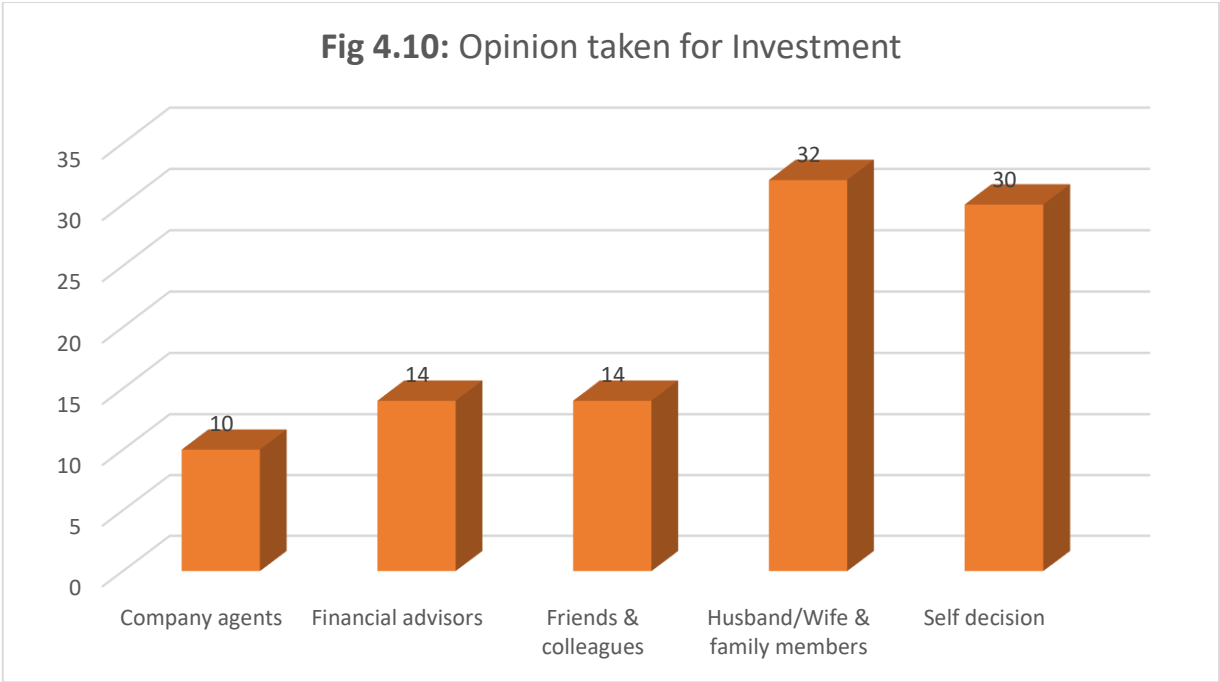
**Interpretation:**

Out of 100 salaried individual, 31 individuals were able to save around Rs. 50000-100000 followed by 26 who were able to save Rs. 1 lac-2 lac, 17 were able to save Rs. 2 lac-3 lac, 10 saved Rs. 3 lac-4 lac, 7 saved Rs. 25000-50000, 5 saved less than Rs. 25000 and 4 individuals saved Rs. 4 lac and above.



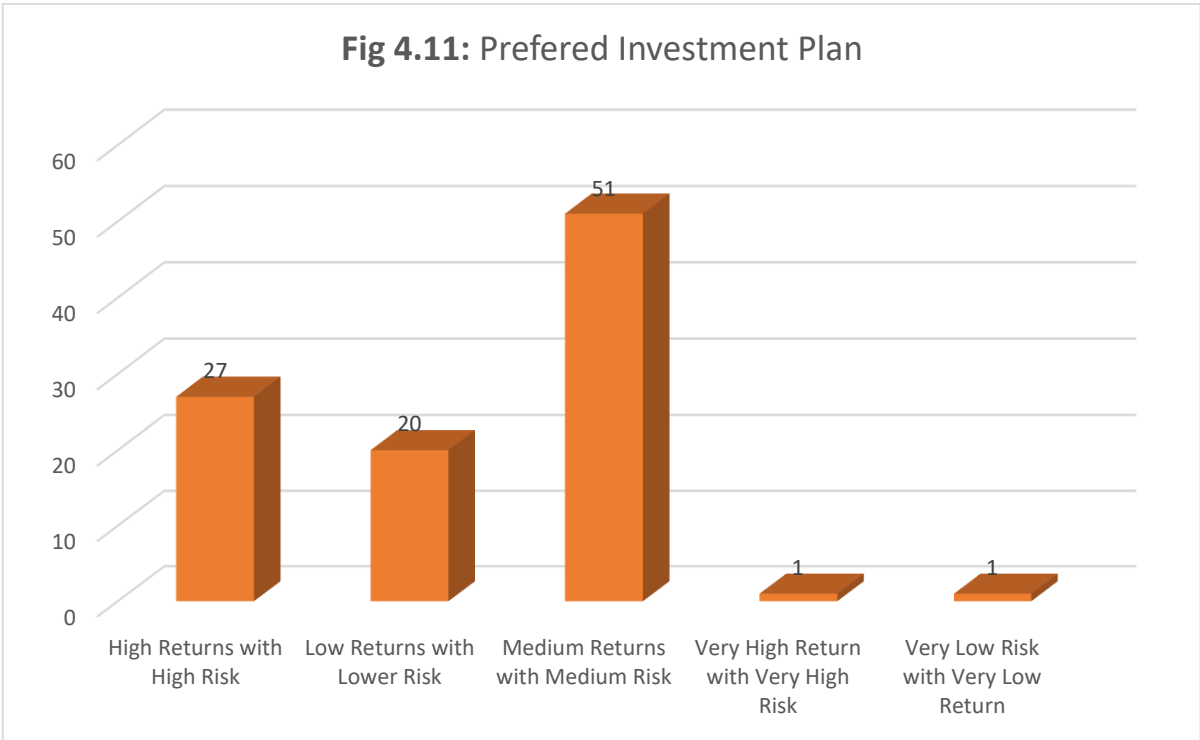
**Interpretation:**

Analysing the data we can say that out of 100 salaried individuals, for 20 people, Security for family is the main motive for saving, followed by 17 to spend later in life, 16 to meet emergency needs, 12 child marriage, 11 for retirement planning, 10 wealth creation, 2 individuals each for travel and shopping.



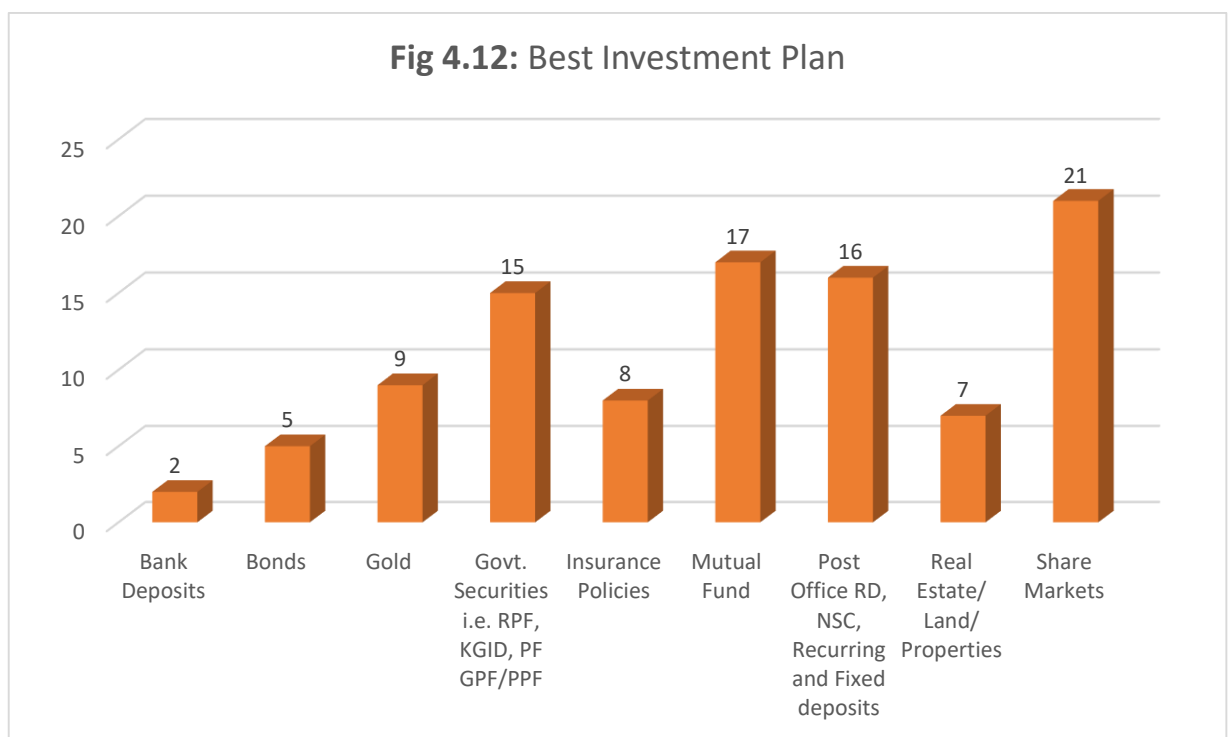
**Interpretation:**

Out of 100 salaried individuals, 32 individuals said that they take the opinion of their Husband/Wife and Family member before investing in a plan. 30 said they make self-decision, 14 individuals each for financial advisors and friends & colleagues. 10 said they take opinion from company agents before investing.



**Interpretation:**

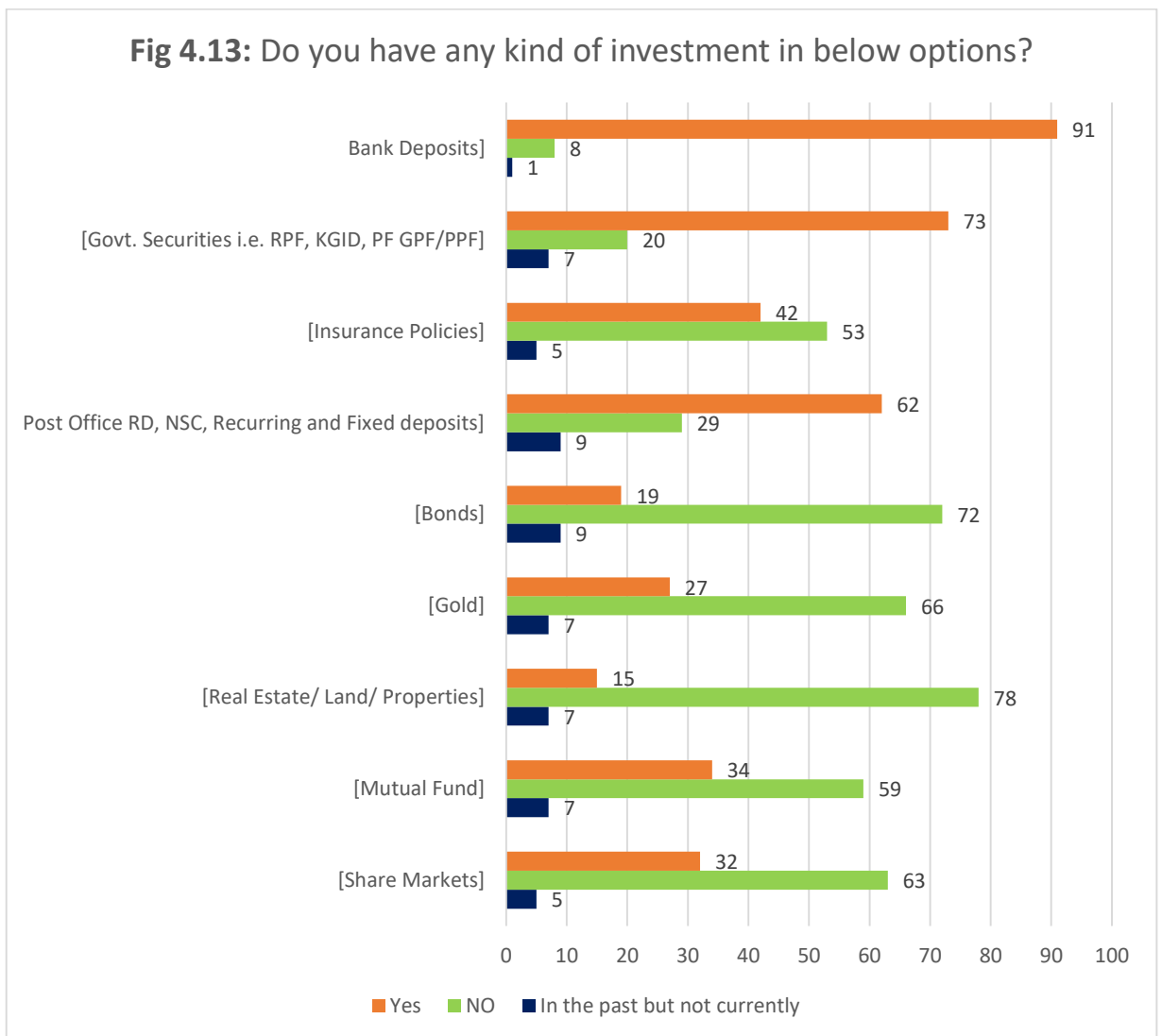
From the above bar graph it can be seen that out of 100 salaried individuals, more than half i.e. 51 individuals prefer to invest in plans where they have medium risk and they get medium returns followed by 27 individuals who are risk takers and invest in plan with high return and high risk, 20 individuals were risk-averse and want to invest in plans with low returns and lower risk. 1 individual each invested in very high risk and very high return and very low risk and very low return.



**Interpretation:**

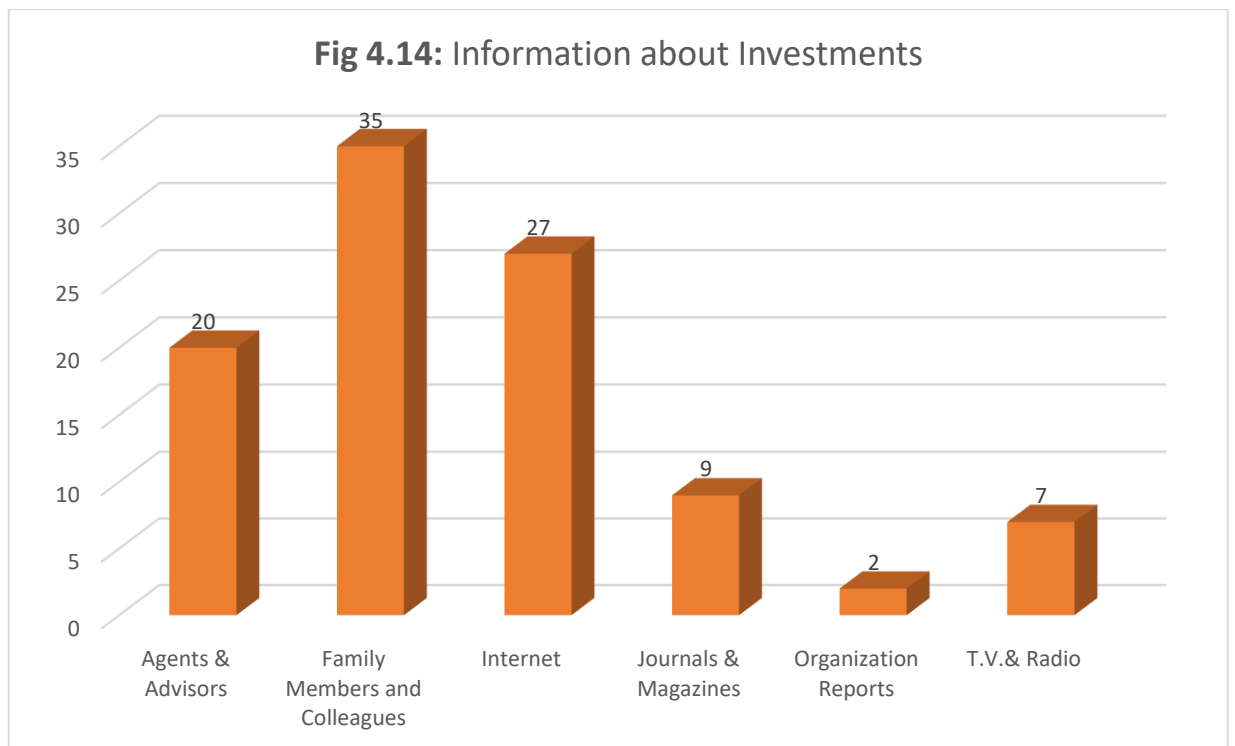
Out of 100 salaried individuals, 21 individuals said that share market as their best investment plan. For 17 it is mutual fund, for 16 Post office deposits was best investment plan, 15 individuals said it to be as Government securities, followed by 9 for gold, 8 for insurance policy, 7 for real estate, 5 for bonds and 2 think bank deposit as best investment plan.

**Fig 4.13: Do you have any kind of investment in below options?**



**Interpretation:**

It can be interpreted from the above bar graph that maximum people have done investment in bank deposits with 91 individuals having invested in the same. Other investments in which people have largely invested are Government securities and post office. In Government securities, 73 people invested and in Post office 62 people invested. Nearly half of the individuals invested in insurance policies. People have least investment in real estate with only 15 people investing in the same and 78 individuals having no investment in real estate. Other investment in which individuals have less investment are Gold and bonds with only 19 people investing in bonds and 27 people investing in gold.

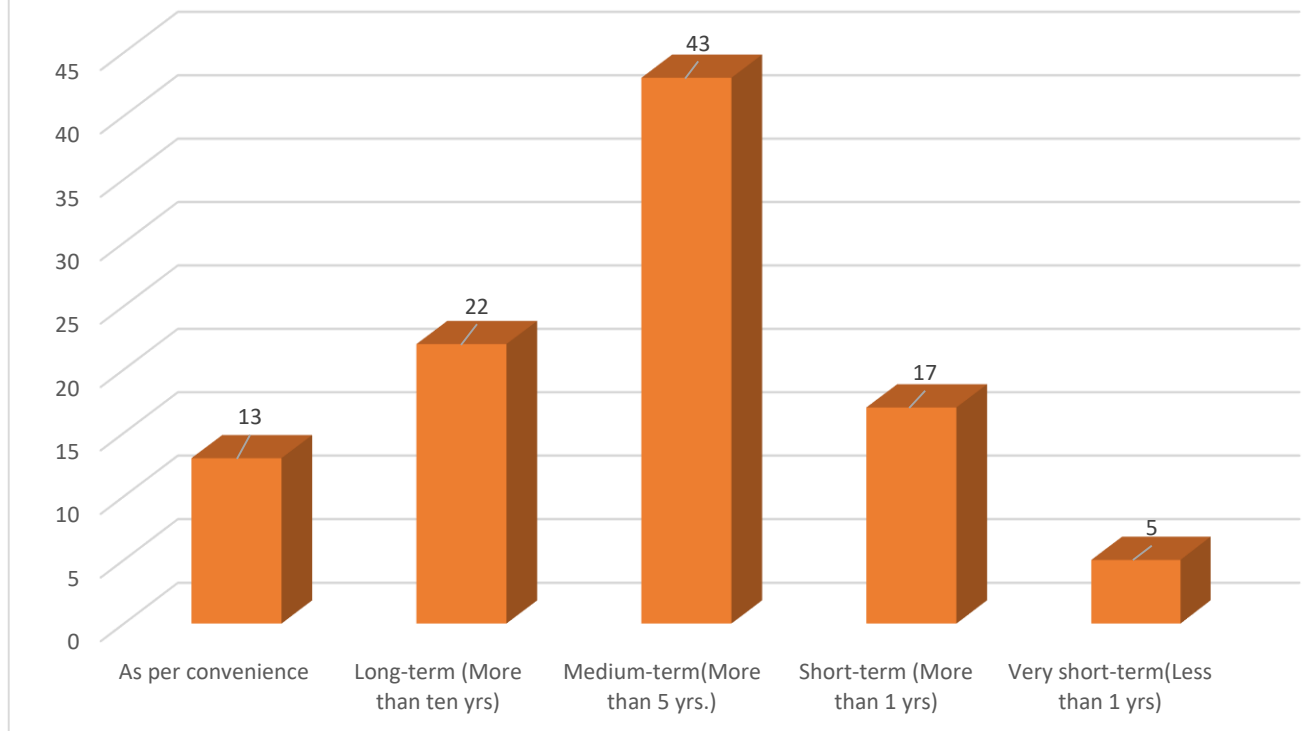


**Interpretation:**

Out of 100 salaried individuals, 35 individuals said that their source of information for investment is their Family member and friends. 27 said internet, 20 said agents & advisors, 9 said Journals & magazines, 7 said T.V. & Radio and 2 said organization reports, as their medium from where they get information about various investment option.



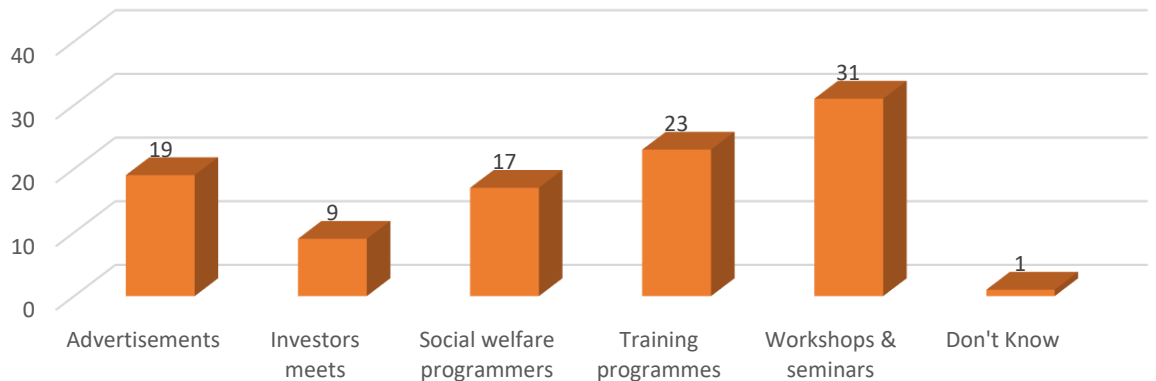
**Fig 4.15: Time horizon for investment**



**Interpretation:**

From the above graph it can be seen that out of 100 salaried individuals, 43 salaried individuals prefer investing for medium term i.e. more than 5 years. Followed by 22 for short term, 17 prefer short term investment, 13 invest as per their convenience and 5 individuals invest for very short term.

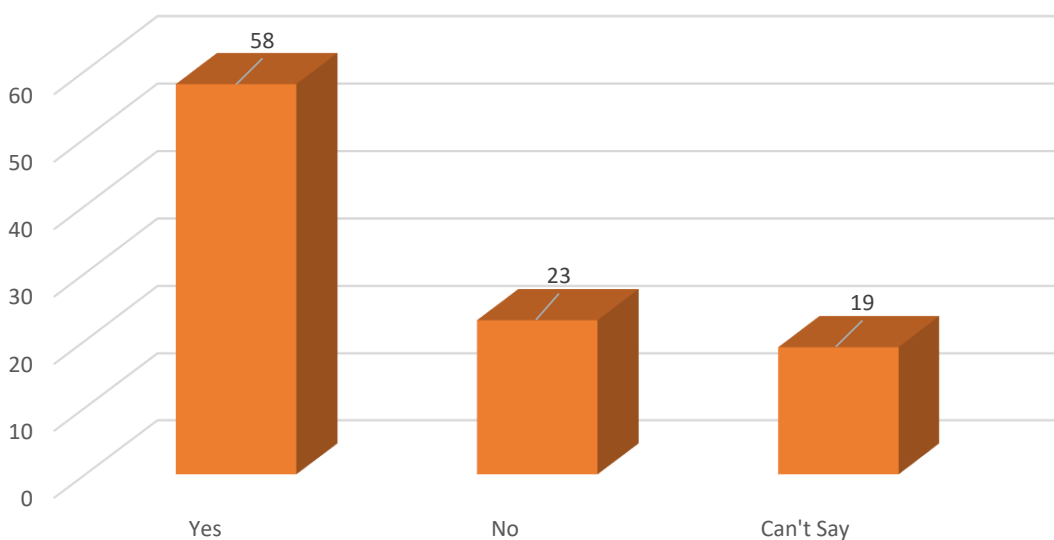
**Fig 4.16: Best Method for Investment Awareness**



**Interpretation:**

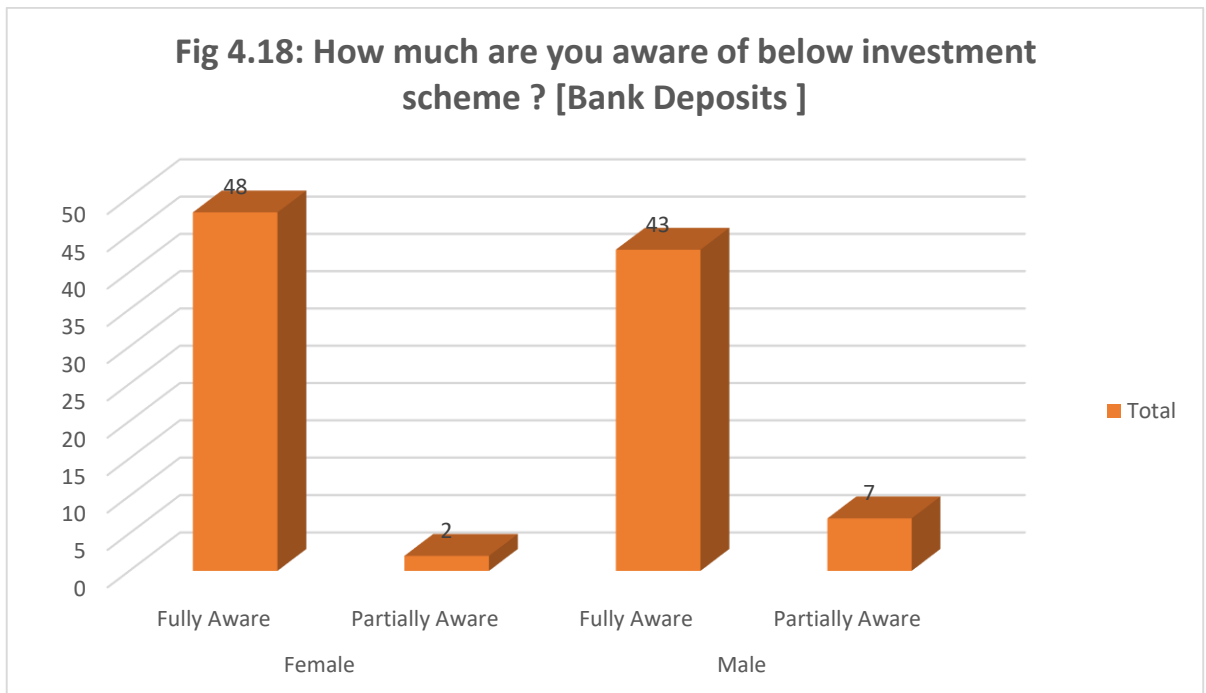
As per data, out of 100 salaried individuals, 31 individuals said that conducting workshops & seminars is the best method for creating investment awareness. 23 individuals felt that training programmes should be started, 19 said advertisements as the best source, 17 considered social welfare programmes are best method and 9 individuals said investors meet as the best method.

**Fig 4.17: Satisfied with the investments**



**Interpretation:**

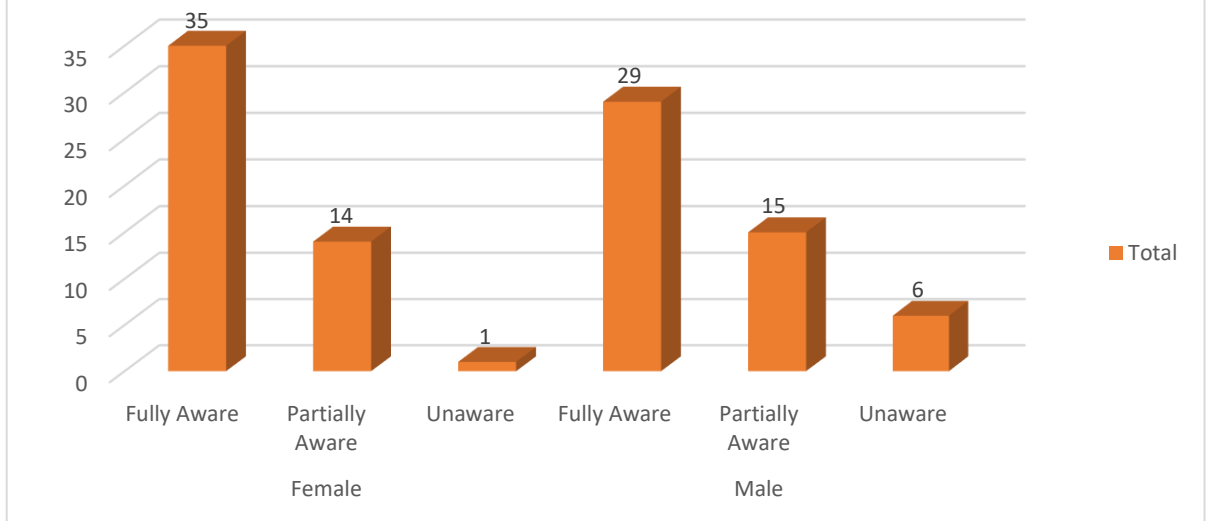
Out of 100 salaried individuals, 58 individuals were satisfied with the investments made by them. 23 individual said they were not satisfied and 19 said they can't say about their satisfaction from their investments.



**Interpretation:**

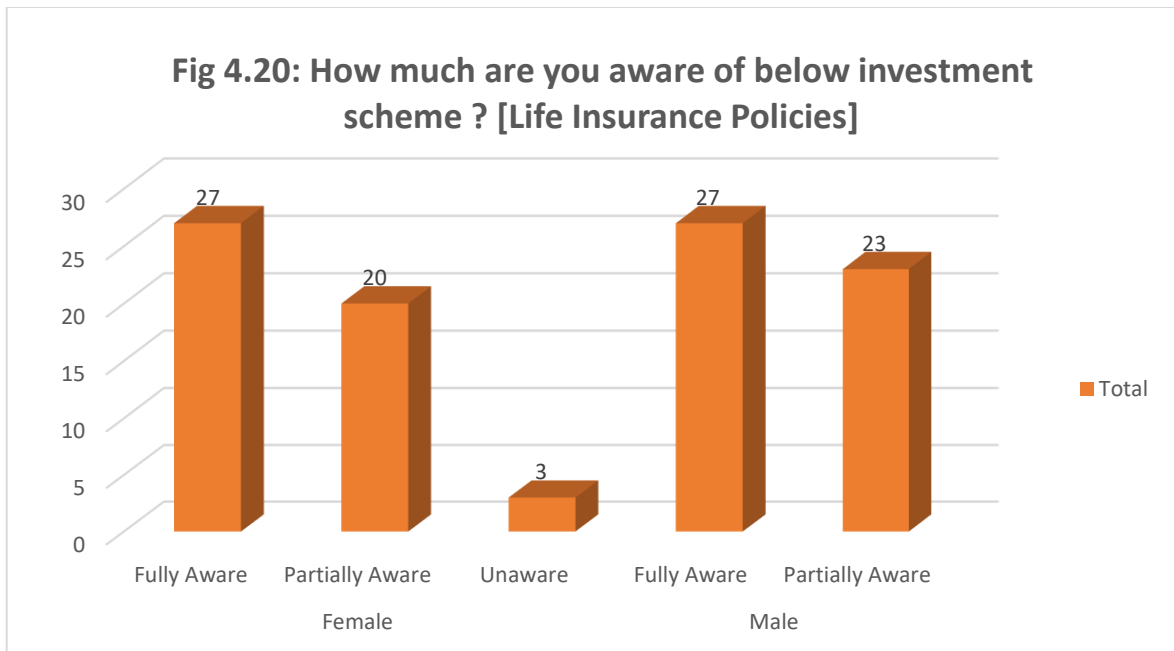
Out of 50 males, 43 were fully aware about the bank deposits whereas 7 males were partially aware about bank deposits. Out of 50 females, 48 were fully aware and 2 females were partially aware about the same. So it can be said that out of the 100 individuals selected, females were more aware about bank deposits as compared to men.

**Fig 4.19: How much are you aware of below investment scheme ? [Post Office Deposits]**



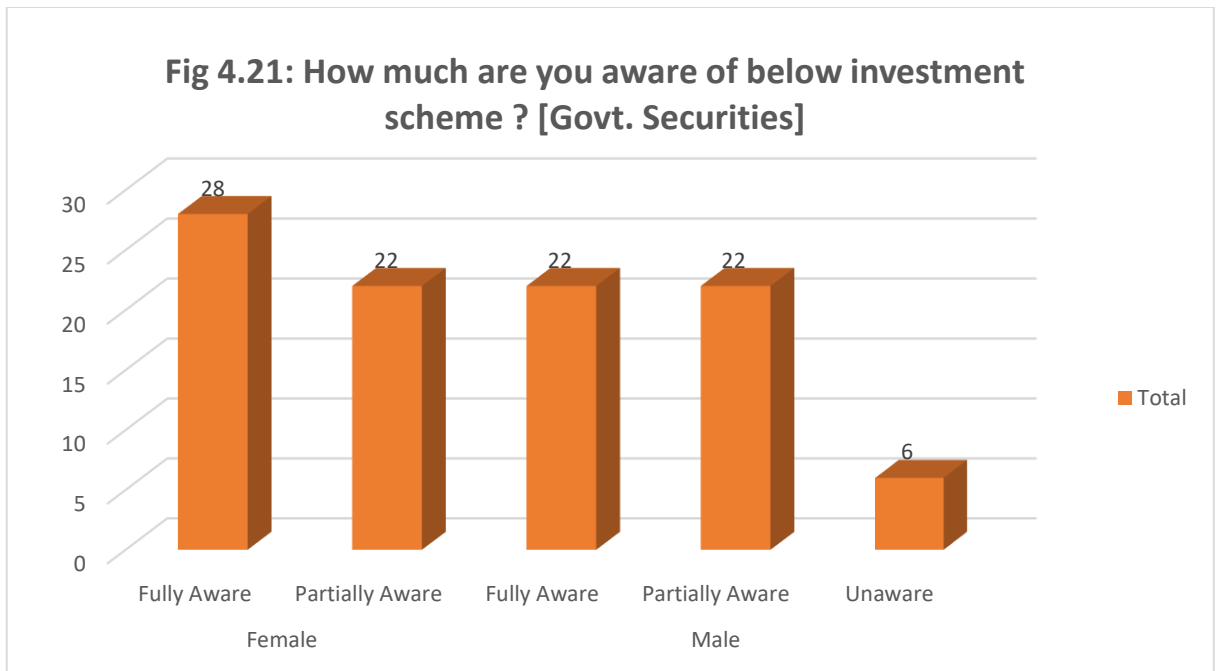
**Interpretation:**

For Post office deposit, out of 50 salaried males, 29 were fully aware, 15 were partially aware and 6 were unaware about Post office deposits. Out of 50 salaried females, 35 were fully aware, 14 were partially aware and only 1 female was unaware about Post office deposits. So it can be said that out of the 100 individuals selected, females were more aware about Post Office deposits as compared to men.



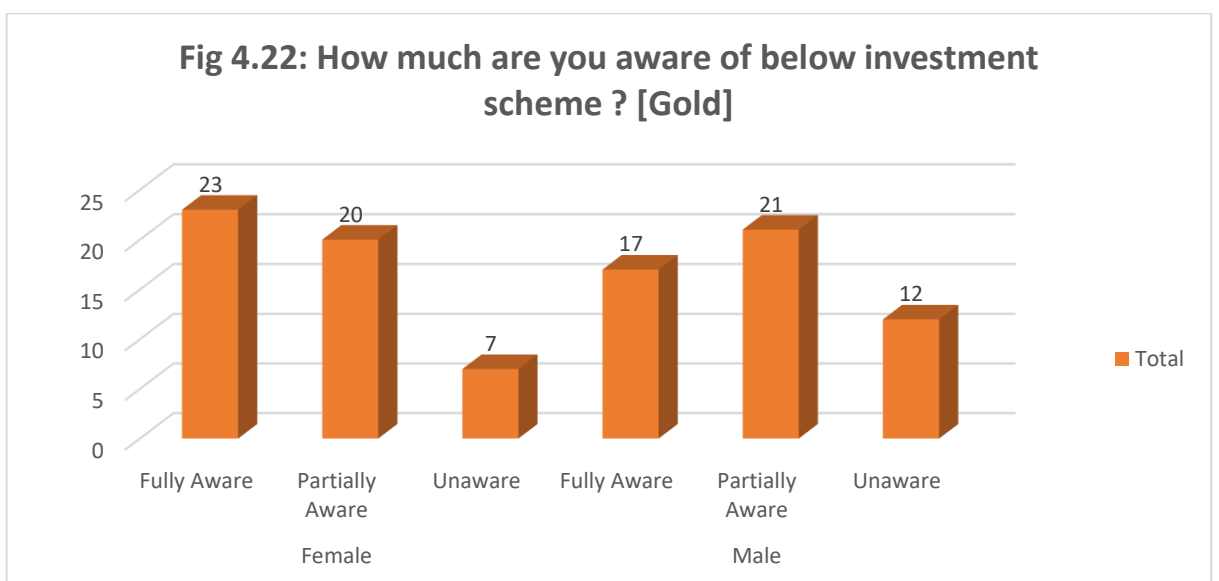
**Interpretation:**

For Life Insurance Policies, out of 50 salaried males, 27 were fully aware and 23 were partially aware about Life Insurance Policies. Out of 50 salaried females, 27 were fully aware, 20 were partially aware and 3 females was unaware about Life insurance policies. So it can be said that out of the 100 individuals selected, males and females were equally aware Life Insurance Policies.



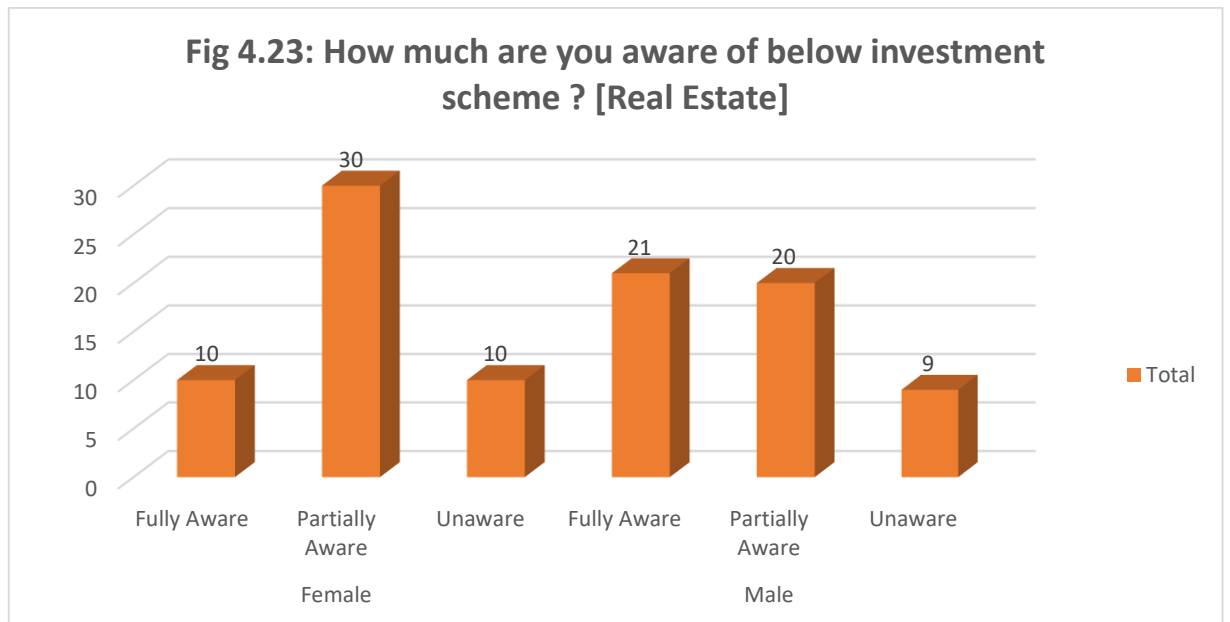
**Interpretation:**

For Government Securities, out of 50 salaried males, 22 were fully aware and 22 were partially aware and 6 males were unaware about Government Securities. Out of 50 salaried females, 28 were fully aware and 22 were partially aware about Government Securities. So it can be said that out of the 100 individuals selected, females were more aware about Government Securities as compared to men.



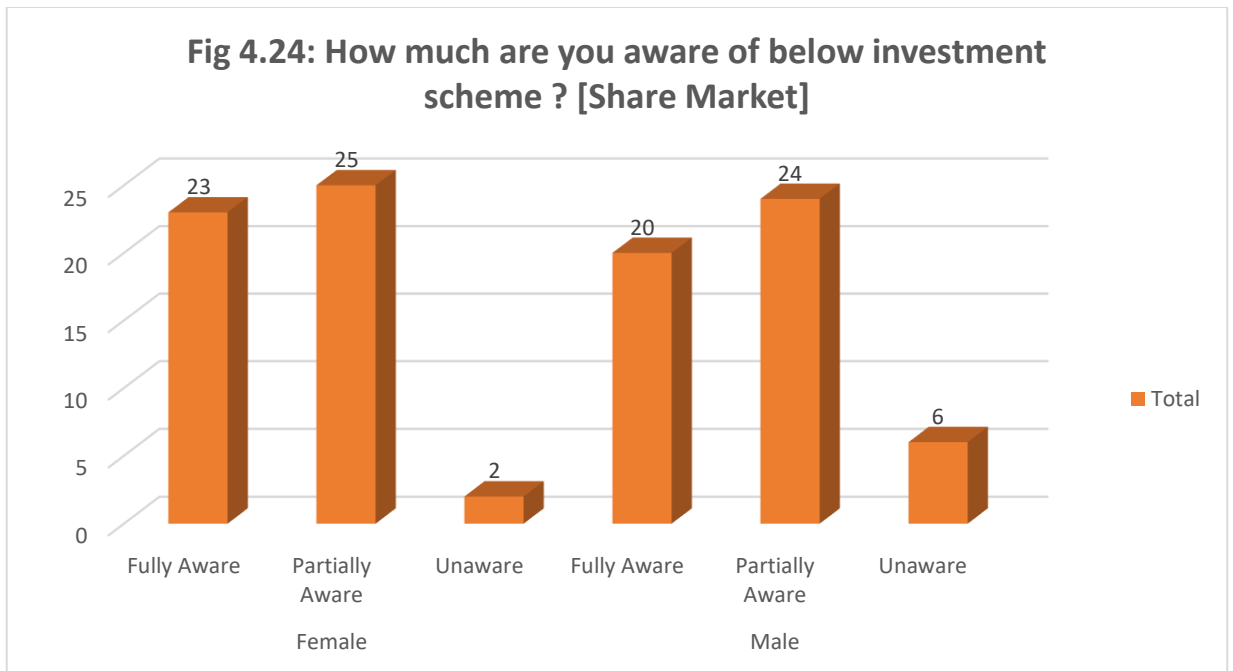
**Interpretation:**

For Gold Investments, out of 50 salaried males, 17 were fully aware and 21 were partially aware and 12 were unaware. Out of 50 salaried females, 23 were fully aware, 20 were partially aware and 7 females was unaware about Gold Investments. So it can be said that out of the 100 individuals selected, females were more aware about Gold investments as compared to men.



**Interpretation:**

For Real Estate Investments, out of 50 salaried males, 17 were fully aware and 21 were partially aware and 12 were unaware. Out of 50 salaried females, 23 were fully aware, 20 were partially aware and 7 females was unaware about Gold Investments. So it can be said that out of the 100 individuals selected, males were more fully aware about Real estate as compared to females.

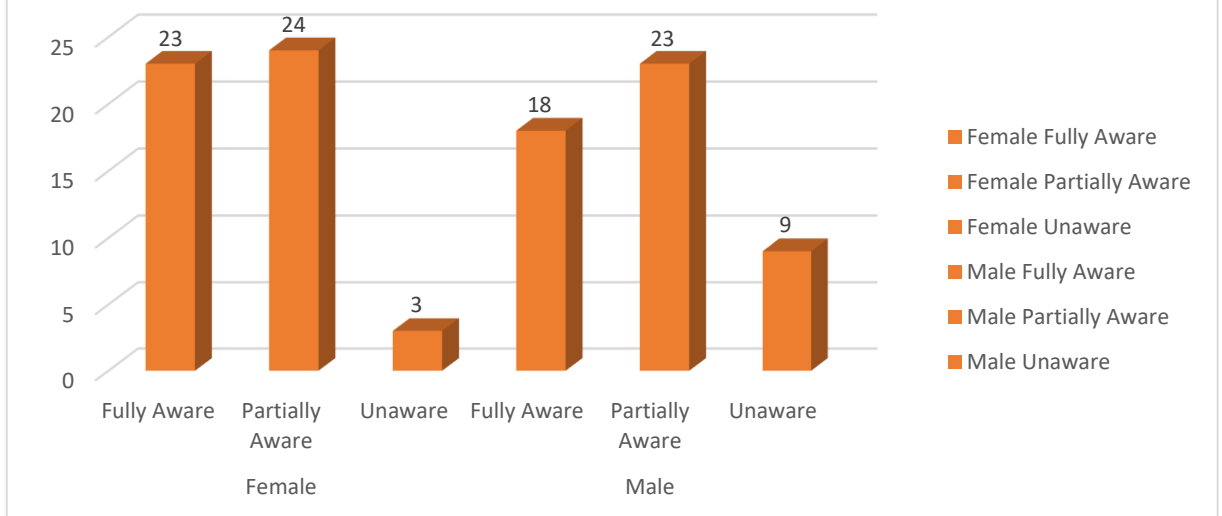


**Interpretation:**

For Share Market Investments, out of 50 salaried males, 20 were fully aware and 24 were partially aware and 6 were unaware. Out of 50 salaried females, 23 were fully aware, 25 were partially aware and 2 females was unaware about Share Market Investments. So it can be said that out of the 100 individuals selected, males and females both were equally aware about Share Market Investments.



**Fig 4.25: How much are you aware of below investment scheme ? [Bonds]**



**Interpretation:**

For Bonds Investments, out of 50 salaried males, 18 were fully aware and 23 were partially aware and 9 were unaware. Out of 50 salaried females, 23 were fully aware, 24 were partially aware and 3 females was unaware about Bonds Investments. So it can be said that out of the 100 individuals selected, males and females both were equally aware about Bonds Investments.

## **5. MAJOR FINDINGS:**

1. Family Member, Friends and Internet are the key sources from where most of the salaried people depends for information on investments
2. Investment plan that have medium risk and gives Medium Returns are more popular among salaried people.
3. Most of salaried people mainly consult family before they decide to make any investment.
4. Greater part of the salaried people believe that Share Market is best for Investments took after by Mutual Fund and Govt. Securities.
5. Most of the salaried individual have invested in Bank Accounts, Govt. Securities and Post Office Savings.
6. Main motives for savings by the individuals is Security for family followed by to spend later in life and for need in emergency.
7. Most of the individuals prefer investing period of for more than 5yrs.
8. Majority of the individuals consider Workshop & Seminar are the best way for Investment Awareness.
9. Most of the individuals are satisfied with their Investments.

## **6. SUGGESTIONS:**

1. Study reveals that individuals prefer to browse internet for various investment related information. So Internet should be used as preferred marketing channel to target the people in salaried segment.
2. Private Organization must conduct Workshop & Training Programs for employees regarding various Investments. It can be done by collaboration with various Financial Consulting Firms.
3. Bank's Account, Fixed Deposit, PF, etc. should be preferred by salaried people who have very less risk appetite.
4. It is seen that salaried class are less inclination towards Financial Instruments like Bonds and Insurance Policies. So it is also important that these are also promoted accordingly.

## **7. FURTHER RESEARCH SCOPE:**

This research is based on information filled by only 100 respondents and this research shows risk appetite and awareness of those salaried individuals from different states in INDIA but currently residing in Delhi NCR. There is a substantial probability that the factors consider for investment and capacity to take risk of the salaried people vary due to difference in the social environment, lifestyle, annual salary etc. and can be studied further.

## **8. SUMMARY AND CONCLUSION:**

The research shows the level of the awareness and element considering risk appetite of the different individuals from different class of salaried people working in private sector. One of the most difficult task for an individual is to select the perfect investment plan or portfolio. Best attempt is made to extract as much as information related to preferences of the respondents by using convenience sampling and also snowball sampling. There were many constraints to the research, however a successful finding was done regarding the investment pattern that these respondents have in common. The research is mainly focussed to analyse the factors that any individual takes into consideration before investment. Other factors taken into consideration is the awareness and knowledge of salaried people regarding different investment options and are found on the basis of their jobs, risk appetite in choosing a specific option. The research has a very critical significance to any Asset Manager because it has brought out many important details, facts and information about salaried people. The salaried people prefer to invest in financial instruments having medium risk. This means that salaried people now a days are willing to take some risk. The people who are involved in developing and designing the investment products should now focus on these individuals who are having medium risk appetite. It can be done by using internet as a marketing platform because most of the people now spend more time browsing internet. Another important conclusion that can be drawn from this study is that the salaried people prefer to invest in midterm products.

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[www.moneycontrol.com](http://www.moneycontrol.com)

## 10. ANNEXURE : SAMPLE FILLED QUESTIONNAIRE

### Savings & Investment Attitude of Salaried Employees from Different States in India and employed in Private Sector in Delhi NCR

Hi,

This survey is conducted as part of my project and all the details will be used for the same and no personal information will be shared or used for any commercial purpose. Please feel free to share your true views in this Questionnaire.

This Questionnaire is about Project on Savings and Investment attitude of Salaried Employees from Different States in India and employed in Private Sector in Delhi NCR.

Your Name \*

Salman

Sex \*

Male

Female

Your Current Job Location (City/Town) \*

Noida

Your Home City and State \*

Assam

Age \*

26

Name of Organization where you work \*

SIQES

Marital Status \*

Married

Unmarried

Other: \_\_\_\_\_

Size of Family \*

Small (1-4)

Medium (5-8)

Large (9 & Above)

Annual Personal Income \*

Upto 2 Lakhs

2 to 5 Lakhs

5 to 8 Lakhs

8 to 12 Lakhs

12 Lakhs & Above

Where do you stay? \*

Own House

Rented House/Apartment

Education \*

Higher Secondary

Graduates

Postgraduate

Professionals/Doctorates

**Length of Service**

- Less than 2 years
- 2-5yrs
- 6-10yrs
- 11-20yrs
- 21-30yrs
- 31yrs & Above

**Position in Organization**

- Entry Level Employee
- Middle Level Employee
- Senior Level Employee

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**Preferences and styles of Savings and investment behavior**

**What is your annual savings? \***

- Less than Rs. 25,000
- Rs. 25,001-50,000
- Rs.50,001-1,00,000
- Rs.1,00,001-2,00,000
- Rs.2,00,001-3,00,000
- Rs.3,00,001-4,00,000
- Rs.4,00,001 and above

**What is the percentage of savings from your Income ? \***

- Less than 10%
- 11-20%
- 21-30%
- 31-40%
- 41-50%
- More than 50%

**What are your reason/motivators of savings? \***

- To build or buy own house
- Wealth Creation
- For Retirement Planning
- To meet Emergency Needs
- Child's Higher Study/Marriage
- Security for Family
- To spend later in life
- Other: \_\_\_\_\_



Do you have any kind of investment in below options? \*

	Yes	No	In the past but not currently
Bank Deposits	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Post Office RD, NSC, Recurring and Fixed deposits	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Insurance Policies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Govt. Securities i.e. RPF, KGID, PF GPF/PPF	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Share Markets	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Mutual Fund	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Real Estate/ Land/ Properties	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Gold	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Bonds	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Which among below do you think is the best option for investments? \*

- Bank Deposits
- Post Office RD, NSC, Recurring and Fixed deposits
- Insurance Policies
- Govt. Securities i.e. RPF, KGID, PF GPF/PPF
- Share Markets
- Mutual Fund
- Real Estate/ Land/ Properties
- Gold
- Bonds

What is the time horizon of your investments? \*

- Very short-term(Less than 1 yrs)
- Short-term (More than 1 yrs)
- Medium-term(More than 5 yrs.)
- Long-term (More than ten yrs)
- As per convenience

Whose advice do you take while investing? \*

- Husband/Wife & family members
- Company agents
- Friends & colleagues
- Financial advisors
- Self decision
- Other: \_\_\_\_\_

What type of investment plan do you prefer ? \*

- Very High Return with Very High Risk
- High Returns with High Risk
- Low Returns with Lower Risk
- Medium Returns with Medium Risk
- Very Low Risk with Very Low Return

Are you satisfied from Your Investments? \*

- Yes
- No
- Can't Say

Do you have any kind of investment in below options? \*

	Yes	No	In the past but not currently
Bank Deposits	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Post Office RD, NSC, Recurring and Fixed deposits	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Insurance Policies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Govt. Securities i.e. RPF, KGID, PF GPF/PPF	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Share Markets	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Mutual Fund	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Real Estate/ Land/ Properties	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Gold	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Bonds	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Which among below do you think is the best option for investments? \*

- Bank Deposits
- Post Office RD, NSC, Recurring and Fixed deposits
- Insurance Policies
- Govt. Securities i.e. RPF, KGID, PF GPF/PPF
- Share Markets
- Mutual Fund
- Real Estate/ Land/ Properties
- Gold
- Bonds

What is the time horizon of your investments? \*

- Very short-term(Less than 1 yrs)
- Short-term (More than 1 yrs)
- Medium-term(More than 5 yrs.)
- Long-term (More than ten yrs)
- As per convenience

Whose advice do you take while investing? \*

- Husband/Wife & family members
- Company agents
- Friends & colleagues
- Financial advisors
- Self decision
- Other: \_\_\_\_\_

What type of investment plan do you prefer? \*

- Very High Return with Very High Risk
- High Returns with High Risk
- Low Returns with Lower Risk
- Medium Returns with Medium Risk
- Very Low Risk with Very Low Return

Are you satisfied from Your Investments? \*

- Yes
- No
- Can't Say

How much do you agree with the below drivers for taking Social Needs \*

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Savings & Investments enables me to enjoy a sense of independence in future	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It creates a sense of confidence and awareness about future	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It strengthens my ability to use money properly	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Family members consider my advice and suggestions on financial matters	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It encourages me to offer advice to my friends and relatives in financial matters	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It encourages me to participate in social welfare and charitable activities	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

How much do you agree with the below drivers related to Quality of Life \*

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Savings & Investments increases my ability to support my family in providing nutritious food and timely health care	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It increases my ability to meet unexpected medical expenditure	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It enhances my ability to provide higher qualification at abroad	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
It enables me to decorate and furnish my house	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
It enables me to purchase gold and precious ornaments for family members	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
My financial strength on account of savings and investments gets me a social recognition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>