

An Analysis on Savings and Investment Pattern of Salaried Employees in Chennai City

Submitted in partial fulfillment of the requirement for the award of

MASTER OF BUSINESS ADMINISTRATION

BY

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SCHOOL OF MANAGEMENT STUDIES

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
(DEEMED TO BE UNIVERSITY)**

**Accredited with Grade "A++" by NAAC | 12B Status by UGC | Approved by AICTE
JEPPIAAR NAGAR, RAJIV GANDHI SALAI, CHENNAI – 600 119**

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SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY
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CATEGORY - 1 UNIVERSITY BY UGC**

SCHOOL OF MANAGEMEN STUDIES

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the Bonafide work of **NAVASHAKTHI P (42410113)** who carried out the Project entitled “**An Analysis on Savings and Investment Pattern of Salaried Employees in Chennai City**” Under my supervision from September 2023 to December 2023.

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DECLARATION

NAVASHAKTHI P (Register No. 42410113) hereby declare that the Project Report entitled “An Analysis on Savings and Investment Pattern of Salaried Employees in Chennai City” done by me under the guidance of Dr. SHEEBHA is submitted in partial fulfillment of therequirements for the award of Master of Business Administration degree.

DATE:

PLACE:

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ABSTRACT

PURPOSE: To assess and analyze the Savings and Investment Pattern of Salaried Employees in Chennai City via questionnaire

METHOD: A Prospective observational study carried out with a convenient sampling of sample size 100 is obtained. Based on review of literature and need of the study, questionnaire was made and inclusion, exclusion criteria were set. Then the questionnaires were created in google forms, shared among salaried class Employees, exported to excel from google sheets and analyzed using SPSS software Ver. 26. The recordings were noted.

RESULTS: In our study we found many knew about the classic investment option but lacks idea on latest trends like share market, bitcoins etc.. On Hypothesis testing the table shows that we rejected the Null hypothesis (H_0) and Alternative (H_1) is accepted, Because the table value seems to be less than 0.05 (used to denote the level of significance) and they imply that there is a mild impact of certain categories like Age group, Gender, Monthly income on Investment strength, Patterns and satisfaction levels.

CONCLUSION: This study thus certainly improves the investment pattern decisions and their choice to meet of their future investment. Similar studies with diverse samples will help in understanding the investment attitude of the targeted respondents in a better level. The main reason has been observed to be the lack of awareness of investors about the latest concept and working of the investment pattern. Moreover, as far as the Socio-Economic variables are concerned, age, gender, income, education, and occupation have been found influencing the attitude of investors towards investment significantly

Keywords: Savings, Investment, Satisfaction levels, Investment avenues, Growth, Term Period etc..

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CHAPTER 1

1.1 INTRODUCTION

The developing countries in world, like India face the enormous task of finding sufficient capital to utilize in their development efforts. Most of countries find it difficult at this stage to get out of poverty of low income, low saving, low investment, low employment. With high capital output ratio, India needs very high rates of investments to leap forward in attaining high levels of growth.

A different variety of investment are available such as shares, bank, companies, gold and silver, real estate, life insurance, postal savings. All the investors invest their surplus money in the above-mentioned avenues based on their risk-taking attitude and capacity bearing

Saving means not spending all your current income on spending. Investing on the other hand, choosing what assets to carry. We can choose to invest in secure assets, dangerous assets, or a combination of both. In normal use, however, the term savings often mean to invest in a secure asset with an insured bank account. It is easy to confuse saving with safe investment.

1.2 INDUSTRY PROFILE

As an investor, everyone has a clear desire to get a sky-high return as soon as possible with minimal risk of losing money. The investor must understand that investing is not a casino, where you will hit the jackpot overnight. Savings means to set keep aside a part of your earned income for Investment. Investment provides higher returns than savings, as there is a assured and nominal rate of interest and can earn money more than the invested amount, if invested wisely. There are a large number of investment instruments available today. The Employees has to choose proper avenue among those available, depending upon their specific need, risk preference, and return that are expected.

Different Investment avenues can be broadly categories under the following heads.

1. Equity
2. Debt
3. Mutual Funds
4. Debentures
5. Fixed Deposits
6. Post office Savings
7. Public Provident Fund
8. Real Estate
9. Life Insurance
10. Gold/Silver/Others

1.3 POSSIBLE 5W & 2H

-  WHY: To study the investment preference among the salaried employees working in different sectors and to know investment pattern in trend
-  WHERE: Chennai City
-  WHEN: Around three months
-  WHAT (consequences): savings and investments risk and outcomes
-  WHO: salaried employees from different sectors
-  HOW TO SOLVE: there is no particular problem as such but this could create the awareness of better investment area for those who look for starting an investment
-  HOW MUCH (TIME PERIOD): No particular time period but this gives a better perspective of seeing where and what to invest from the savings

1.4 NEED FOR THE STUDY:

To the best of my knowledge there are different investment and savings options available in the market. It will be helpful to identify the different and better investment options in trend. Hence the need for the study is to analyze investment preference among the salaried employees working in different sectors and to know investment pattern in trend.

1.5 STATEMENT OF THE PROBLEM

- ▮ This study is focusing on the preference of Savings & Investments by salaried Employees and it will be helpful to identify the different and better investment options that are available in the market.
- ▮ Salaried employees in general have a fixed flow of income & their investment patterns are found also different in literature.
- ▮ In connection with this, this study has tried to find out investment behavior of salaried investor.

1.6 OBJECTIVES OF THE STUDY:

1. To ascertain the factors motivated to your investment preference and portfolio towards salaried class investors.
2. To measure the investors level of satisfaction towards different investment patterns.
3. To study the investment preference among the salaried Employees working in different sectors.
4. To know the factor that are influencing investment behavior of the Employees.

1.7 SCOPE OF THE STUDY:

The aim of the study is to assess and analyse investment preference among the salaried Employees working in different sectors and to know investment pattern in trend via questionnaires.

1.8 LIMITATIONS OF THE STUDY:

1. The result of the study is based only on the view expressed by the investors of Chennai City
2. The survey has been conducted only taking 100 respondents as a sample size.

1.9 CHAPTER FRAMEWORK:

CHAPTER 1: INTRODUCTION - This chapter consists of possible 5W & 2H, Industry Profile, Need for the Study, Statement of the Problem, Objectives of the Study, Scope of the Study, Limitations of the Study and Chapter Framework.

CHAPTER 2: REVIEW OF LITERATURE - This chapter consists of research paper of authors who had been conducted the research study on investors perception towards online trading.

CHAPTER 3: RESEARCH METHODOLOGY - This chapter consists of research design, methods of data collection, sample size, sample method, period of the study, statistical tools and hypothesis of the study.

CHAPTER 4: DATA ANALYSIS AND INTERPRETATION - This chapter consists of analyses of data which is collected through questionnaire and chi-square is used as a tool to analyses the study.

CHAPTER 5: FINDINGS, SUGGESTIONS, AND CONCLUSION - This chapter consists of findings, suggestions and conclusion for the study.

CHAPTER 2

REVIEW OF LITERATURE

S L Charkha et al (June 2020) conducted a study of saving and investment pattern of salaried class Employees with special reference to Pune city have found that salaried employees are very well aware about investment avenues but still investors are preferring to invest in their money in bank deposit, real estate The data analysis of research reveals that the safety is considered as important factor while doing investment, so remaining avenues are found less considerable while doing investment by investors

Similarly, another study by **Akshay Bhisikar et al (Oct 2020)** on an analysis on investment and saving pattern of salaried employees with the reference to Nagpur city showed us safety and wellbeing is concerned as vital factor while doing investment. Investors are very well conscious about different investment avenues, and they are mostly towards Mutual fund and bank deposit.

Deepak Sood and Navdeep kaur (Feb 2015) have conducted a study of saving and investment pattern of salaried class Employees with special reference to chandigarh which evidently states that most of the Employees are saving their money for children's education, marriage and to fulfill the other goals of life.

Study on Impact of Socio –Economic Profile on Investment Pattern of Salaried & Business Employees in Coimbatore City by **Dr.V.Ramanujam and Chitra Devi (Nov 2012)** stated that there was a lack of awareness of investors about the concept and working of the investment pattern & Moreover, the Socio-Economic variables have been found influencing the attitude of investors towards investment significantly

Similar study on Tiruvannamalai district by **Sathiyamoorthy and Krishnamoorthy (June 2016)** have found that Salaried class investors are investing the future benefits. They allocate their savings in various aspects of investment avenues.

A study by **Yathish Kumar (2019)** on Analysis of Investment pattern of different class of Employees- A review found that the investment behaviour of one class of Employees is different from another class of Employees, it may be in the form of risk perception level, awareness of various investment. Bank deposits are the one of the preferred investment avenues of all class of Employees. This points states that in India still Employees are depending on traditional investment avenues. Knowledge is the key power to invest in stock market, therefore by conducting several Investors' awareness programmes can remove fear in the minds of potential investors.

A study by **Sunita Totala (April 2016)** on Investment preferences of salaried persons of Indore says that graduates are investing more as compared to postgraduate, professional and higher secondary completed persons. Persons falling in income group 2-5 Lac and 5-10 Lac are investing more in comparison of persons falling in other classes of annual income.

A study by **V.R.Palanivelu et al (March 2013)** on A Study on Preferred Investment Avenues among Salaried Employees with Reference to Namakkal Taluk, Tamil Nadu, India stated that that salaried employees consider the safety as well as good return on investment that is invested on regular basis. Respondents are much more aware about the different investment avenues available in India except female investors.

Deepika Dhawan et al (Sept 2019) says the impact of gender on financial literacy and awareness is found. Also finds that Employees prefer safe and liquid investments with tax benefits, higher returns, and fewer lock-in-periods on Evaluating Saving and Investment Pattern: Assessment and Prospects

A study on the preferred investment avenues among salaried Employees by **Geetha C and Marimuthu M (Sept 2019)** concludes that India respondents are medium aware about various investment choices but they do not know aware about stock market, equity, bond and debentures, But they are aware of various investment avenues like Insurance, bank deposits, small savings like post office savings etc.

Most of them will look after the safety of their investment rather than high returns. And the bank deposit again remains to be the most preferred investment avenues of the households.

CHAPTER 3

3.1 RESEARCH METHODOLOGY

3.1.1 INTRODUCTION: -

Research in common refers to a search for knowledge. The research scholars have defined the term research as a scientific and systematic search for information on a specific topic. In fact, research is an art of scientific investigation. It is a voyage of discovery. The primary purpose of research is to discover answer to questions through the application of scientific procedures.

3.2 RESEARCH DESIGN: -

The study is a Prospective Observational study with convenient sampling of salaried class Employees using questionnaire

3.3 METHODS OF DATA COLLECTION: -

This study involves primary data.

- ✓ **PRIMARY DATA:** The primary data has been collected through questionnaire.
- ✓ **SECONDARY DATA:** The Secondary data has been collected from books, website, journals, articles.

3.4 SAMPLE SIZE: The sample size chosen for the study is 100.

3.5 SAMPLE METHOD: Convenience sampling is used as a sample method for the study

A simple sample is a type of sampling method in which a sample is taken from a group of Employees that is easy to contact or reach

3.6 PERIOD OF THE STUDY: The research study was conducted for 3 months.

3.7 STATISTICAL TOOLS: -

- Data from the questionnaires will be obtained and entered in the Excel
- Analysed using SPSS software ver. 26
- Descriptive statistics were performed
- Then test for normality was carried out using Shapiro wilk test
- Based on normality distribution – it is found that distributions were not normal. Hence non-parametric tests performed
- $P < 0.05$ is considered as statistical significance

3.8 HYPOTHESIS OF THE STUDY: -

To check the impact of age, gender, educational qualifications & income status over their responses

- Kruskal Wallis one way ANOVA
- One sample chi square test and correlated using
- Spearman correlation

CHAPTER 4

4.1 DATA ANALYSIS & INTERPRETATION

TABLE 4.1.1 SHOWS THE AGE FACTOR OF THE RESPONDENT

AGE FACTOR	NO. OF RESPONDENT'S	PERCENTAGE (%)
20-30	53	53
31-40	21	21
41-50	15	15
50-60	9	9
above 60	2	2
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION: -

In the above table it is inferred that 53% of respondent's are from Age 20 - 30, 21% of the respondent's are from Age 31 - 40, 15% of the respondent's are from Age 41 - 50 , 9% of the respondent's are from Age 51 - 60 and 2% of the respondent's are from Age above 60 .

FIGURE 4.1.1 SHOWS THE AGE FACTOR OF THE RESPONDENT

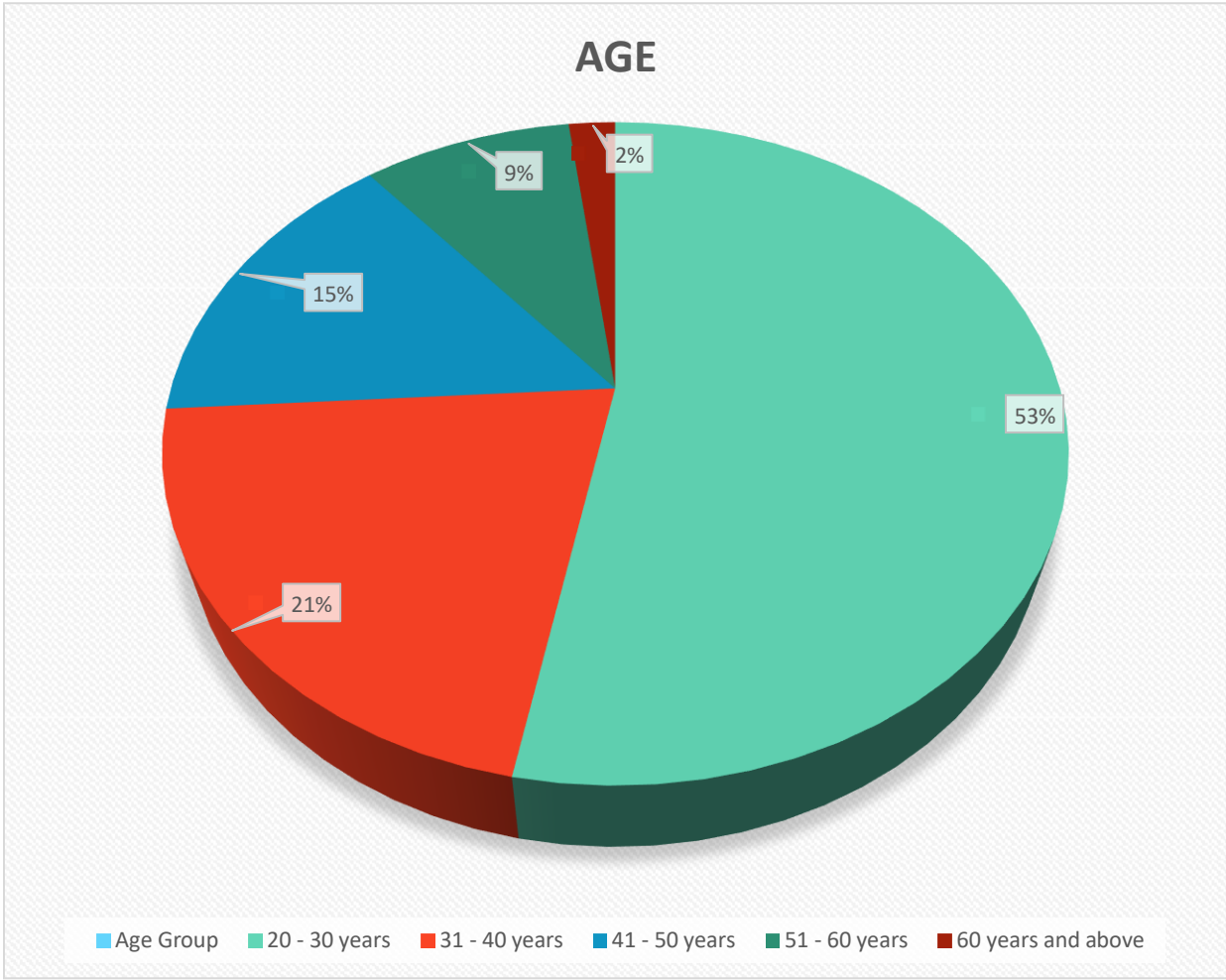


TABLE 4.1.2 SHOWS THE GENDER OF THE RESPONDENT

GENDER	NO. OF RESPONDENT'S	PERCENTAGE (%)
Male	68	68
Female	32	32
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 68% of respondent's are male and 32% of the respondent's are female.

FIGURE 4.1.2 SHOWS THE GENDER OF THE RESPONDENT

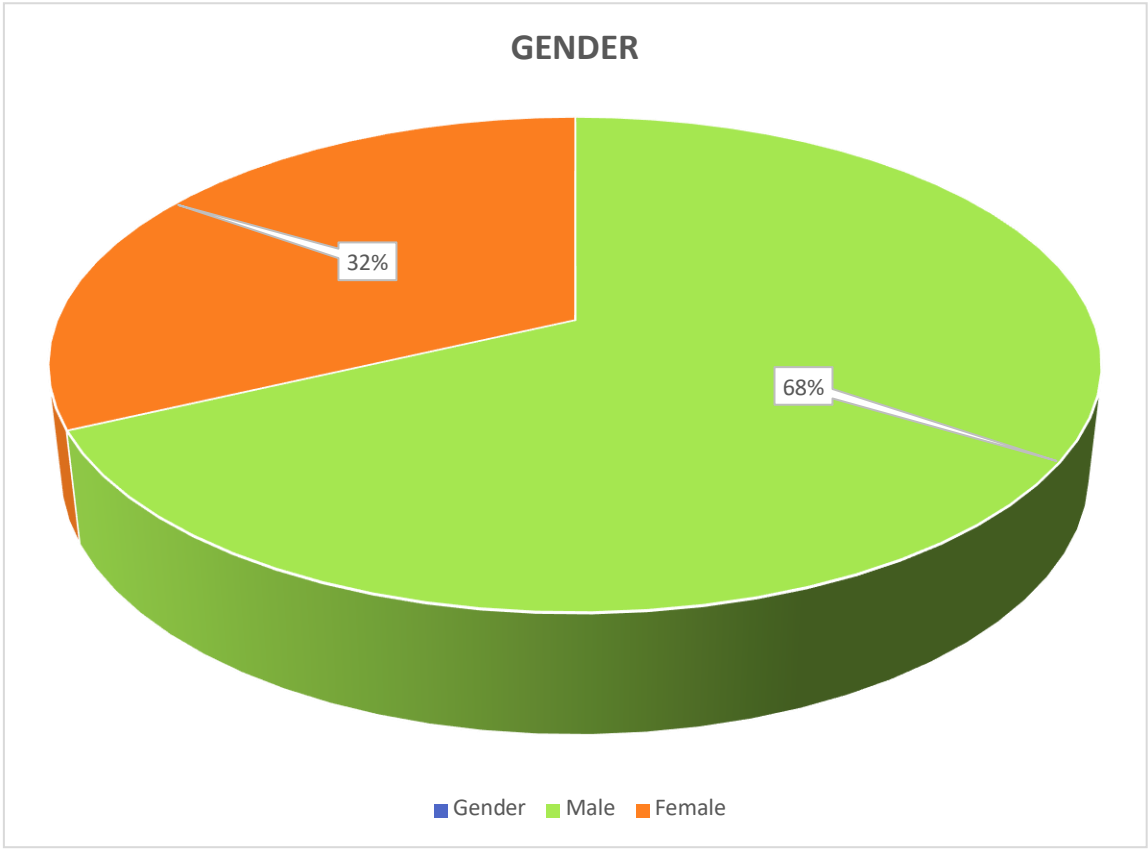


TABLE 4.1.3 SHOWS THE QUALIFICATION OF THE RESPONDENT

QUALIFICATION	NO. OF RESPONDENT'S	PERCENTAGE (%)
10 TH	1	1
12 TH	4	4
UG	58	58
PG	36	36
NIL	1	1
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 1% of respondent's are 10TH qualified, 4% of the respondent's are 12TH qualified, 58% of the respondent's are U.G qualified, 36% of the respondent's are P.G qualified and, 1% of the respondent's are Illiterate .

FIGURE 4.1.3 SHOWS THE QUALIFICATION OF THE RESPONDENT

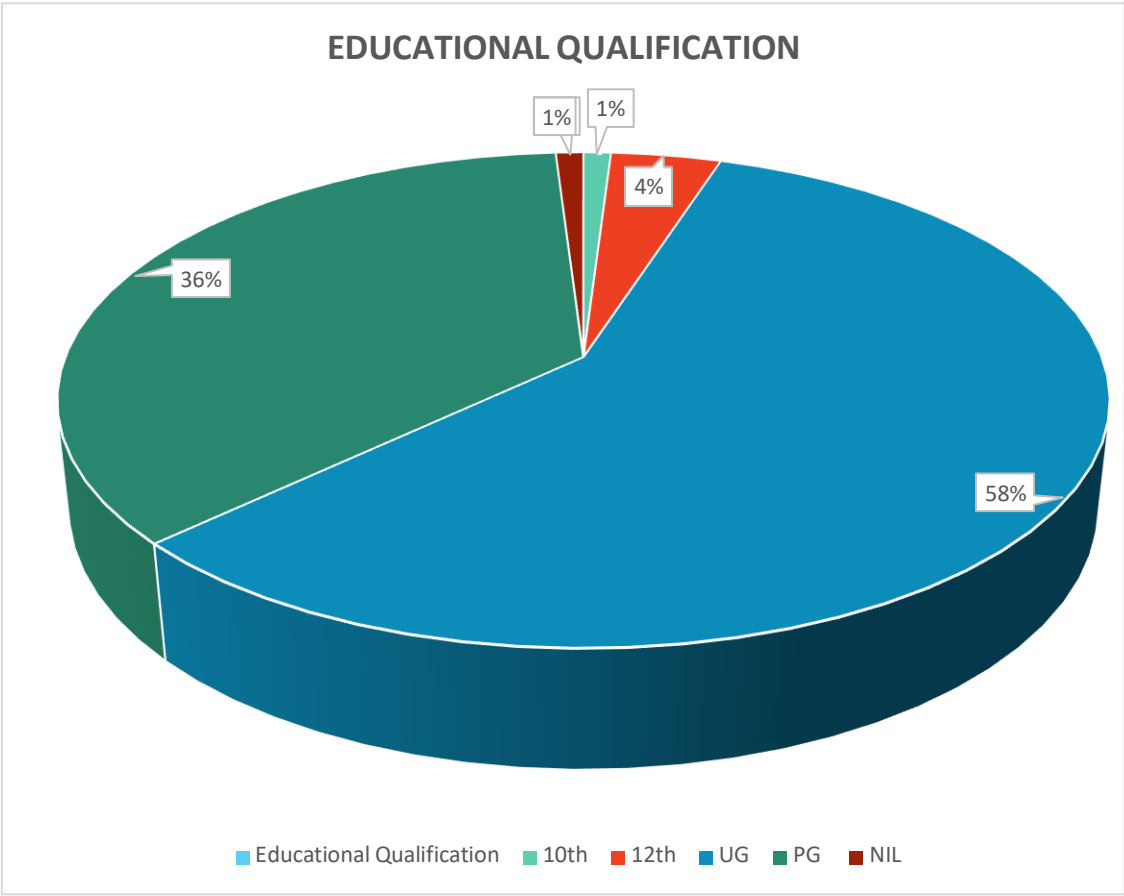


TABLE 4.1.4 SHOWS THE OCCUPATION OF THE RESPONDENT

OCCUPATION	NO. OF RESPONDENT'S	PERCENTAGE (%)
Govt. Employee	1	1
Private Employee	74	74
Consultancy	3	3
Directors, CEO	11	11
Others	11	11
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 1% of respondent's are Govt. employees, 74% of the respondent's are Private employees, 3% of the respondent's are Consultants, 11% of the respondent's are Directors & CEO's and, 11% of the respondent's are from Other category.

FIGURE 4.1.4 SHOWS THE OCCUPATION OF THE RESPONDENT

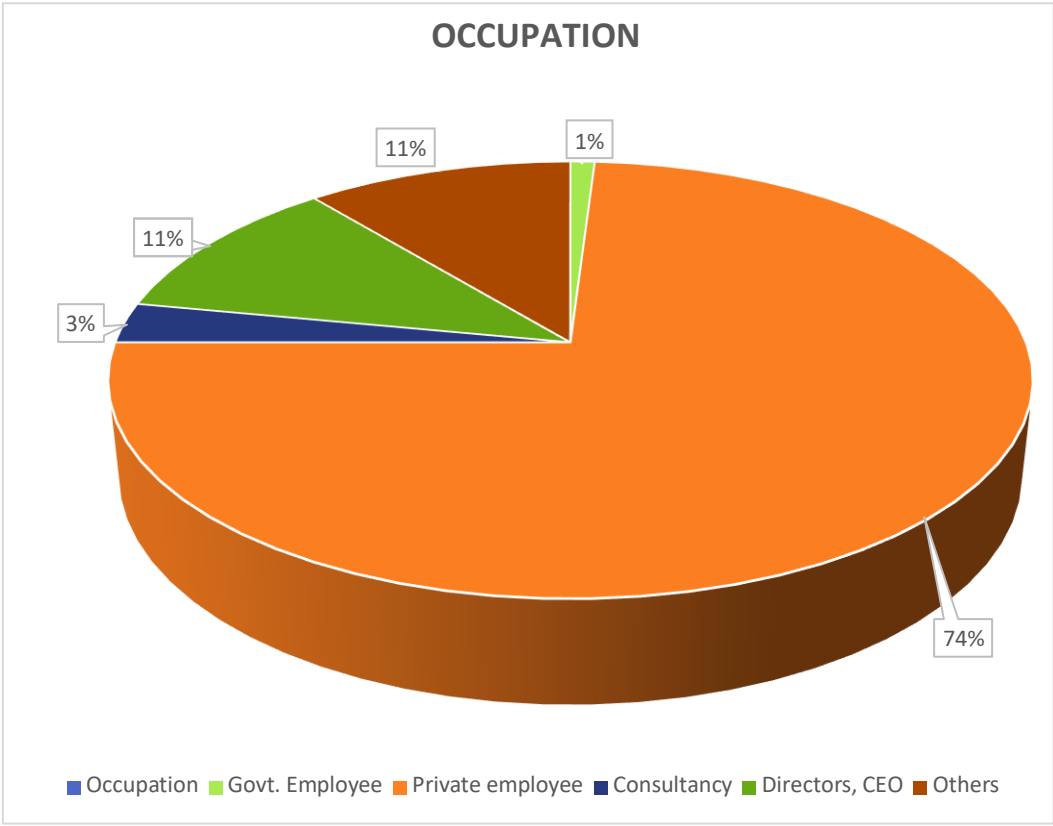


TABLE 4.1.5 SHOWS THE SALARY OF THE RESPONDENT

SALARY	NO. OF RESPONDENT'S	PERCENTAGE (%)
up to Rs.20,000/-	13	13
Rs.20,001/- – 40,000/-	42	42
Rs.40,001/- – 60,000/-	22	22
Rs.60,001/– 80,000/-	11	11
Above Rs.80,000/-	12	12
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 13% of respondent's salaries range up to Rs.20,000/- , 42% of the respondent's salaries range between Rs.20,001/- – 40,000/-, 22% of the respondent's salaries range between Rs.40,001/- – 60,000/-, 11% of the respondent's salaries range between Rs.60,001/- – 80,000/- and, 12% of the respondent's salaries range above 80,000/-.

FIGURE 4.1.5 SHOWS THE SALARY OF THE RESPONDENT

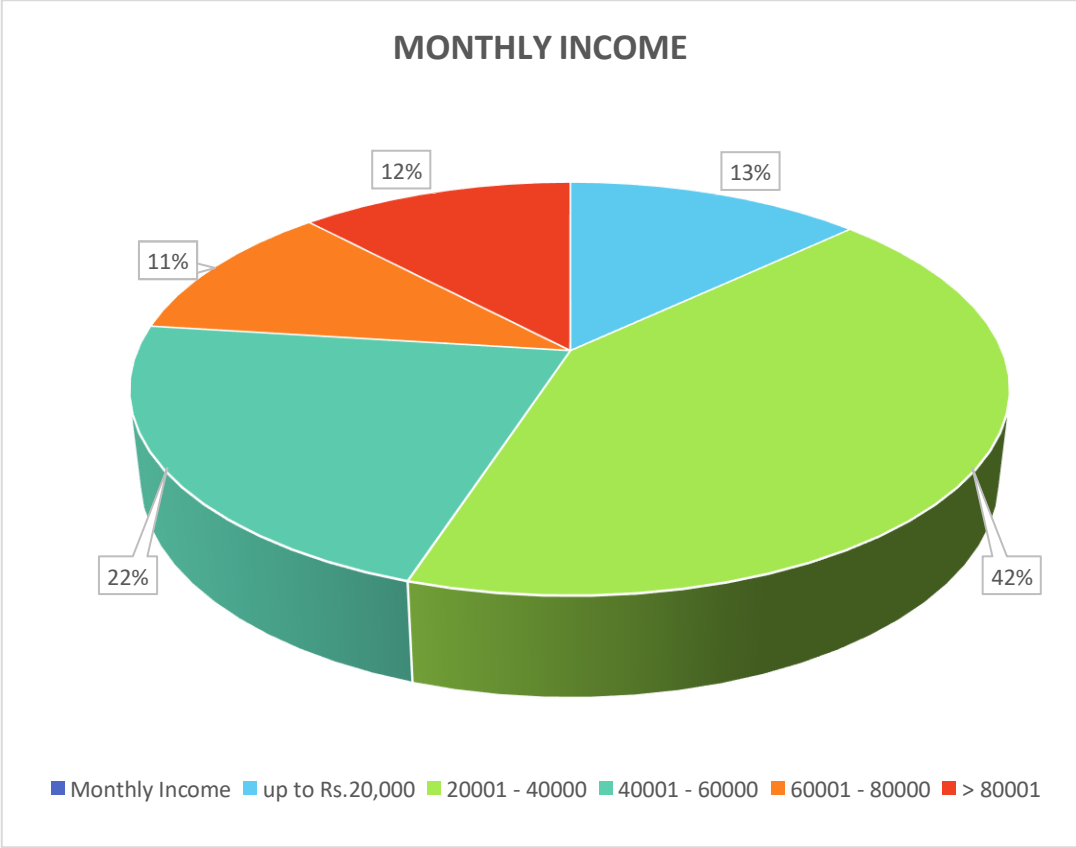


TABLE 4.1.6 SHOWS THE SAVINGS % OUT OF THEIR INCOME

SAVINGS % OUT OF INCOME	NO. OF RESPONDENT'S	PERCENTAGE (%)
0-10%	48	48
11-20%	25	25
21-30%	21	21
31-40%	4	4
41-50%	2	2
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 48% of respondent's save 0-10%, 25% of the respondent's save 11-20% , 21% of the respondent's save 21-30%, 4% of the respondent's save 31-40% and , 2% of the respondent's save 41-50% .

FIGURE 4.1.6 SHOWS THE SAVINGS % OUT OF THEIR INCOME

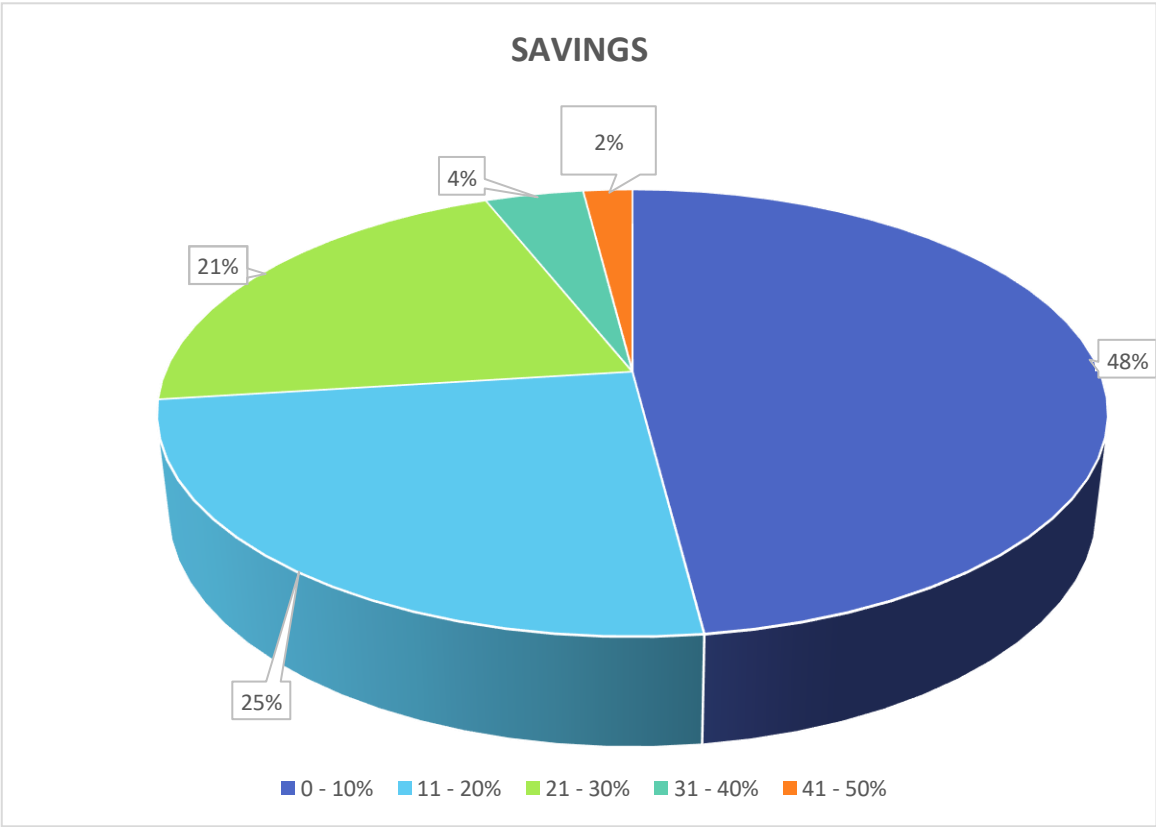


TABLE 4.1.7 SHOWS THE INVESTMENT % OUT OF THEIR INCOME

INVESTMENT % OUT OF INCOME	NO. OF RESPONDENT'S	PERCENTAGE (%)
0-10%	65	65
11-20%	26	26
21-30%	6	6
31-40%	2	2
Nil	1	1
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 65% of respondent's invest 0-10%, 26% of the respondent's invest 11-20% , 6% of the respondent's invest 21-30%, 2% of the respondent's invest 31-40% and , 1% of the respondent's invest 41-50% .

FIGURE 4.1.7 SHOWS THE INVESTMENT % OUT OF THEIR INCOME

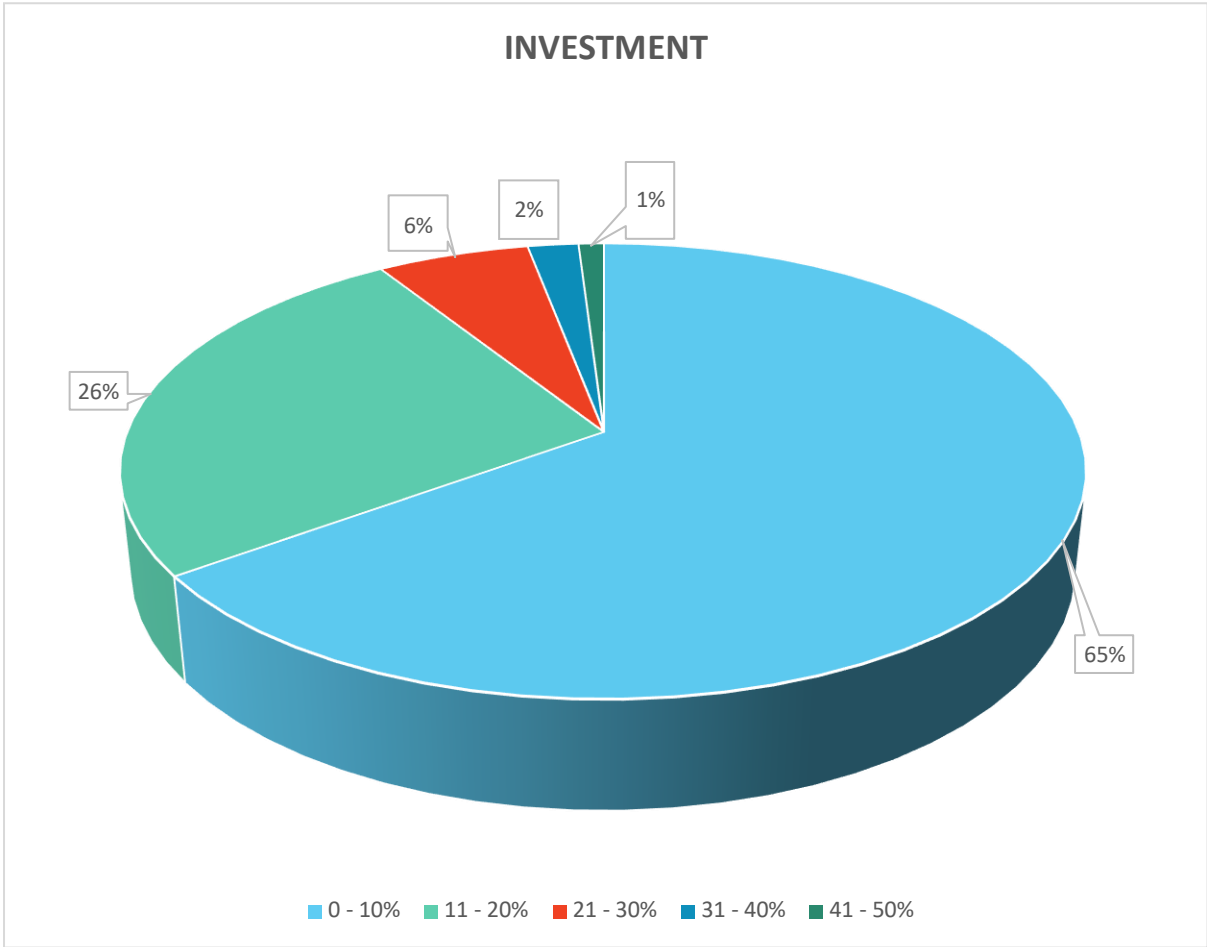


TABLE 4.1.8 SHOWS THE INVESTMENT DONE SO FAR

INVESTMENT DONE	NO. OF RESPONDENT'S	PERCENTAGE (%)
very high	1	1
High	5	5
Moderate	45	45
Low	34	34
very low	15	15
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 1% of respondent's rate their investment as very high, 5% of the respondent's rate their investment as high, 45% of the respondent's rate their investment as moderate, 34% of the respondent's rate their investment as low and, 15% of the respondent's rate their investment as very low.

FIGURE 4.1.8 SHOWS THE INVESTMENT DONE SO FAR

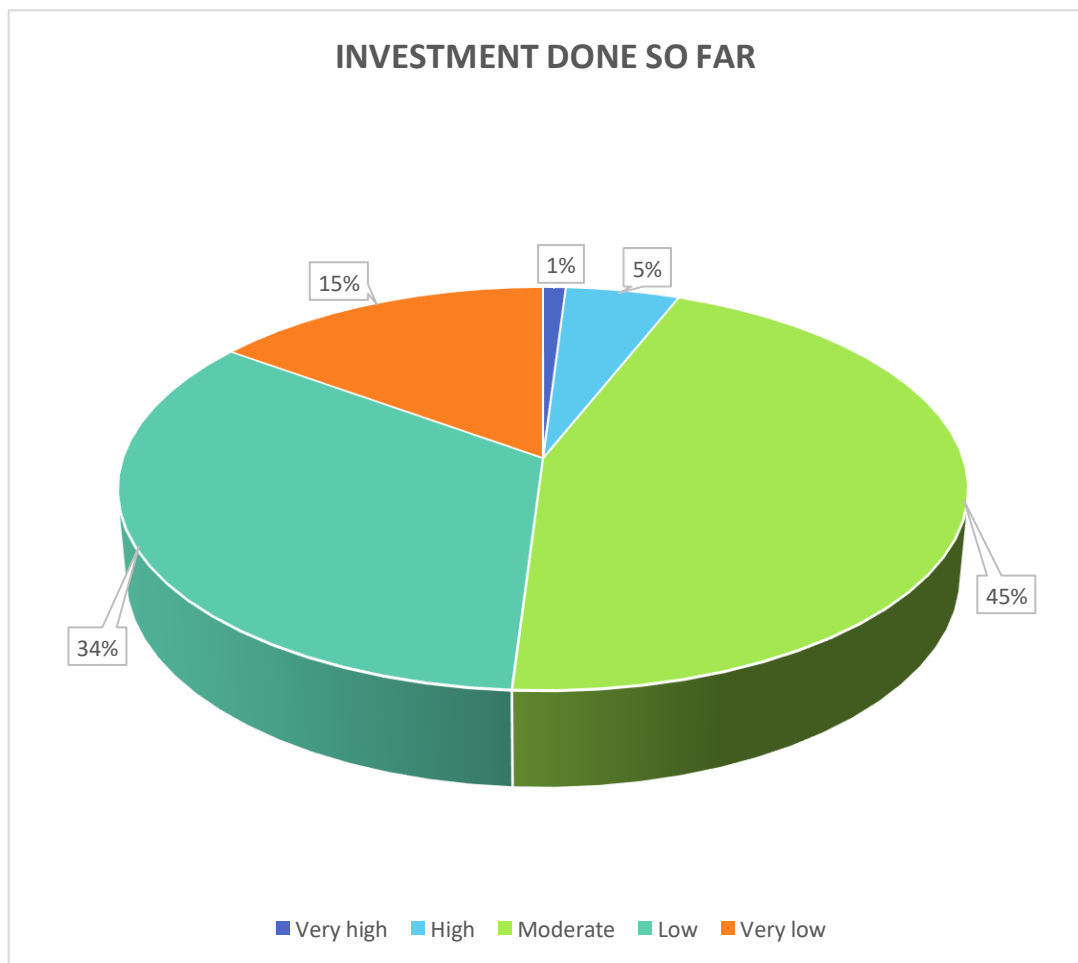


TABLE 4.1.9 SHOWS THE SATISFACTION LEVEL OF THEIR INVESTMENT

SATISFACTION LEVEL OF THEIR INVESTMENT	NO. OF RESPONDENT'S	PERCENTAGE (%)
Highly satisfied	2	2
Satisfied	33	33
Neutral	47	47
dissatisfied	14	14
Highly dissatisfied	4	4
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 2% of respondent's were highly satisfied, 33% of the respondent's were satisfied, 47% of the respondent's were neutral, 14% of the respondent's were dissatisfied and, 4% of the respondent's were highly dissatisfied.

FIGURE 4.1.9 SHOWS THE SATISFACTION LEVEL OF THEIR INVESTMENT

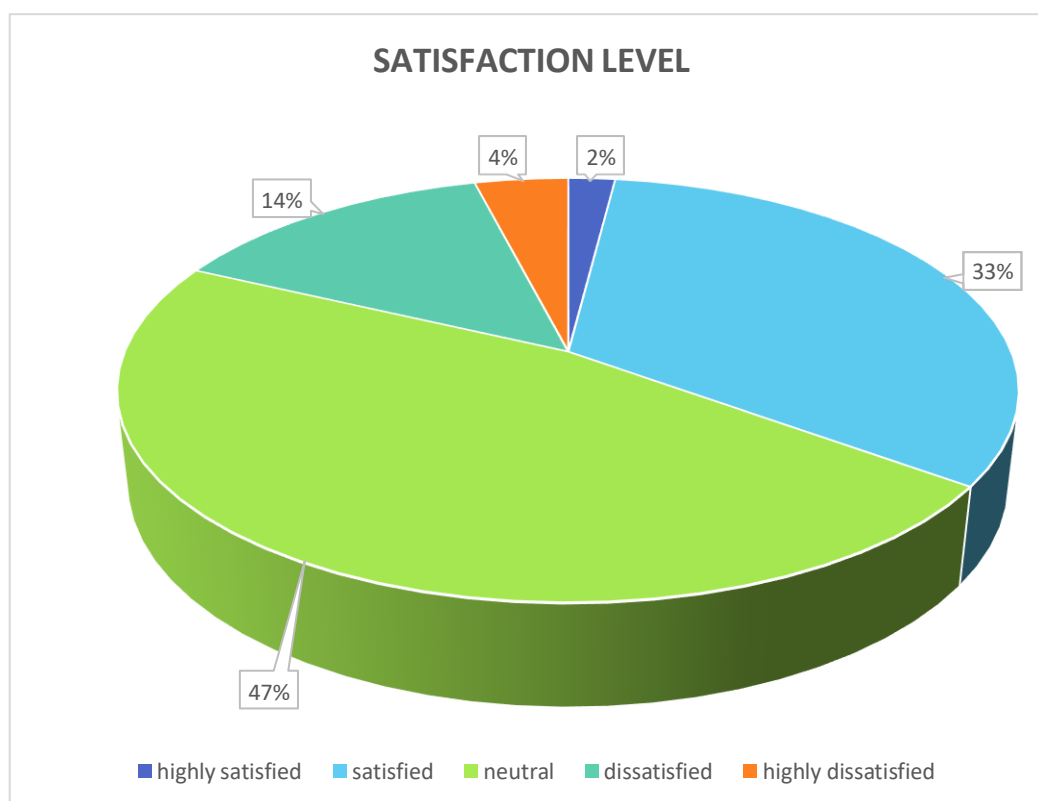


TABLE 4.1.10 SHOWS THE INVESTMENT PERIOD

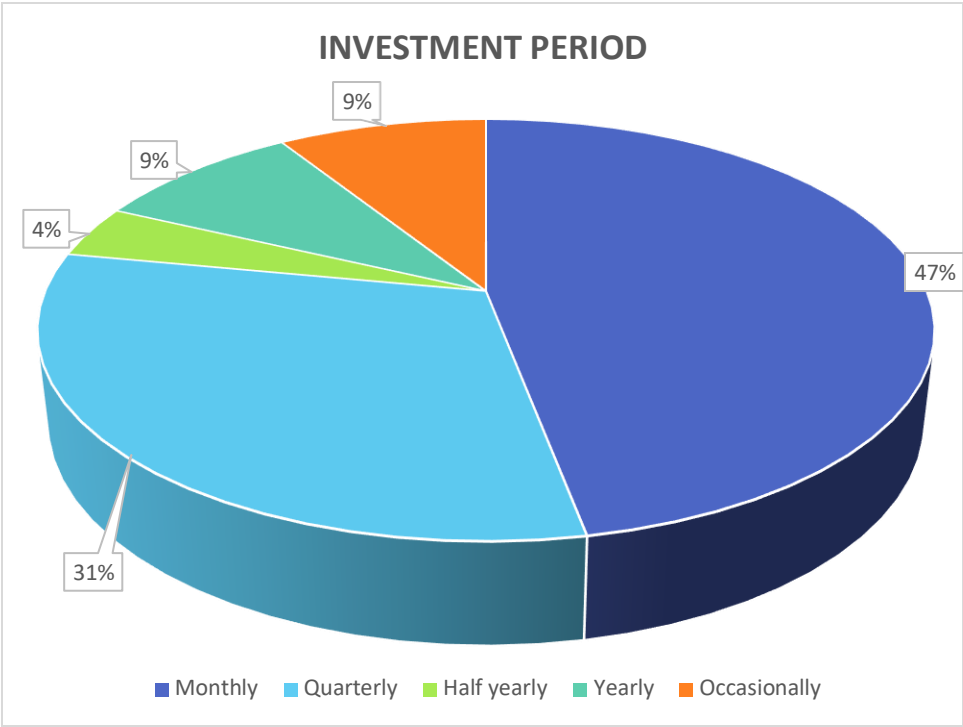
INVESTMENT TIMINGS	NO. OF RESPONDENT'S	PERCENTAGE (%)
Monthly	47	47
Quarterly	31	31
Half-Yearly	4	4
Yearly	9	9
Occasionally	9	9
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 47% of respondent's do investment monthly, 31% of the respondent's do investment quarterly, 4% of the respondent's do investment half-yearly, 9% of the respondent's do investment yearly and, 9% of the respondent's do investment Occasionally.

FIGURE 4.1.10 SHOWS THE INVESTMENT PERIOD



**TABLE 4.1.11 SHOWS THE DRIVEN FACTORS OF THEIR
INVESTMENT DECISIONS**

DRIVEN FACTORS	NO. OF RESPONDENT'S	PERCENTAGE (%)
Magazines & newspapers	5	5
Local brokers	10	10
Chartered accountants & banks	7	7
Family & friends	70	70
Others	8	8
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that 5% of respondent's say that driven factors are magazines & newspapers, 10% of the respondent's say that driven factors are local brokers, 7% of the respondent's say that driven factors are chartered accountants & banks, 70% of the respondent's say that driven factors are family & friends and , 8% of the respondent's say that driven factors are others.

FIGURE 4.1.11 SHOWS THE DRIVEN FACTORS OF THEIR INVESTMENT DECISIONS

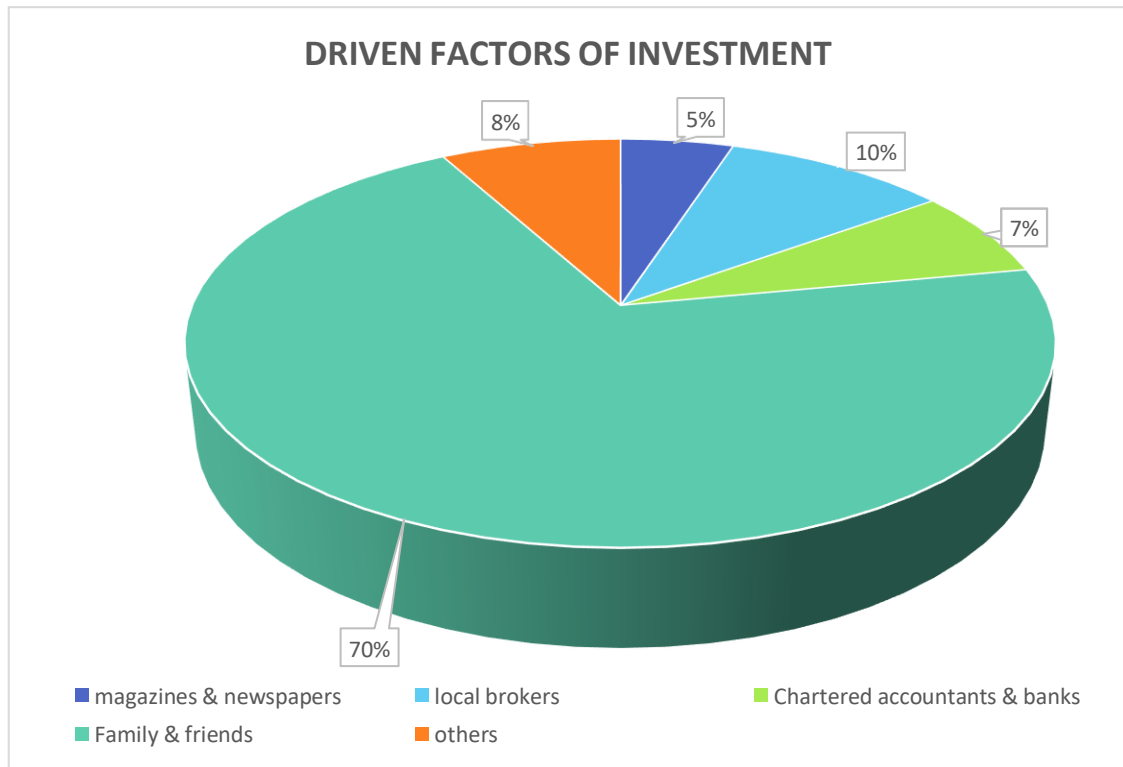


TABLE 4.1.12 SHOWS THEIR INVESTMENT HORIZON

INVESTMENT HORIZON	NO. OF RESPONDENT'S	PERCENTAGE (%)
<1 year	24	24
1-2 years	27	27
2-4 years	11	11
4-5 years	8	8
>5 years	30	30
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that investment horizon of 24% of respondent's is < 1 yr., 27% of the respondent's is 1-2 yrs., 11% of the respondent's is 2-4 yrs., 8% of the respondent's is 4-5 yrs. and, 30% of the respondent's is >5 yrs.

FIGURE 4.1.12 SHOWS THEIR INVESTMENT HORIZON

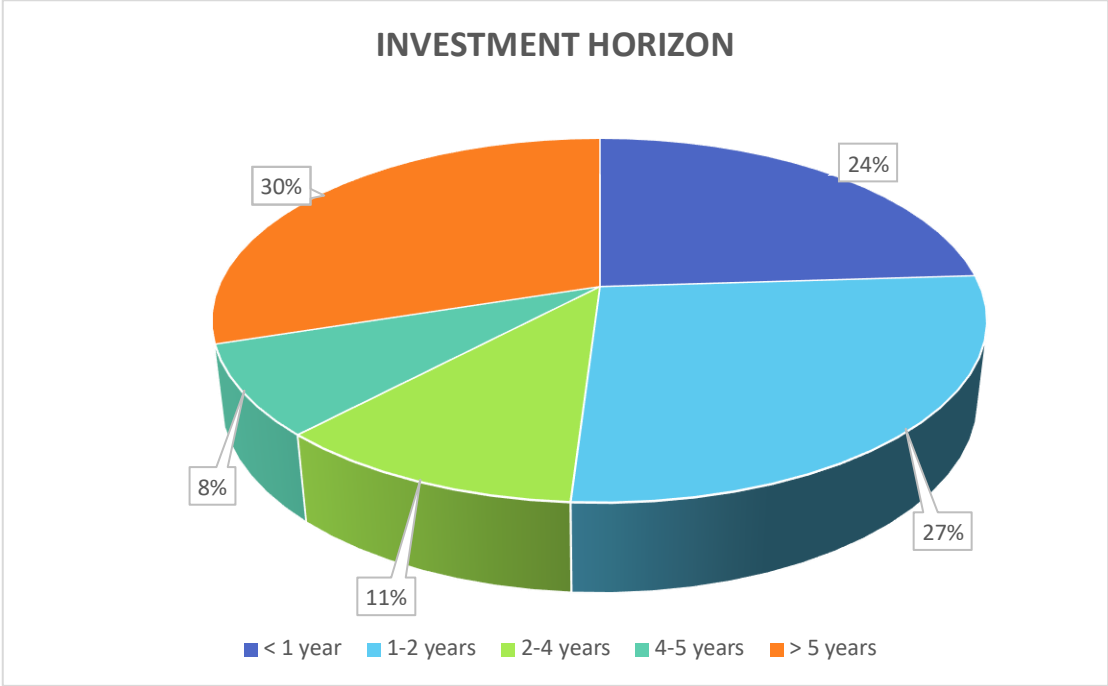


TABLE 4.1.13 SHOWS THEIR SHORT-TERM GOAL OF INVESTMENT

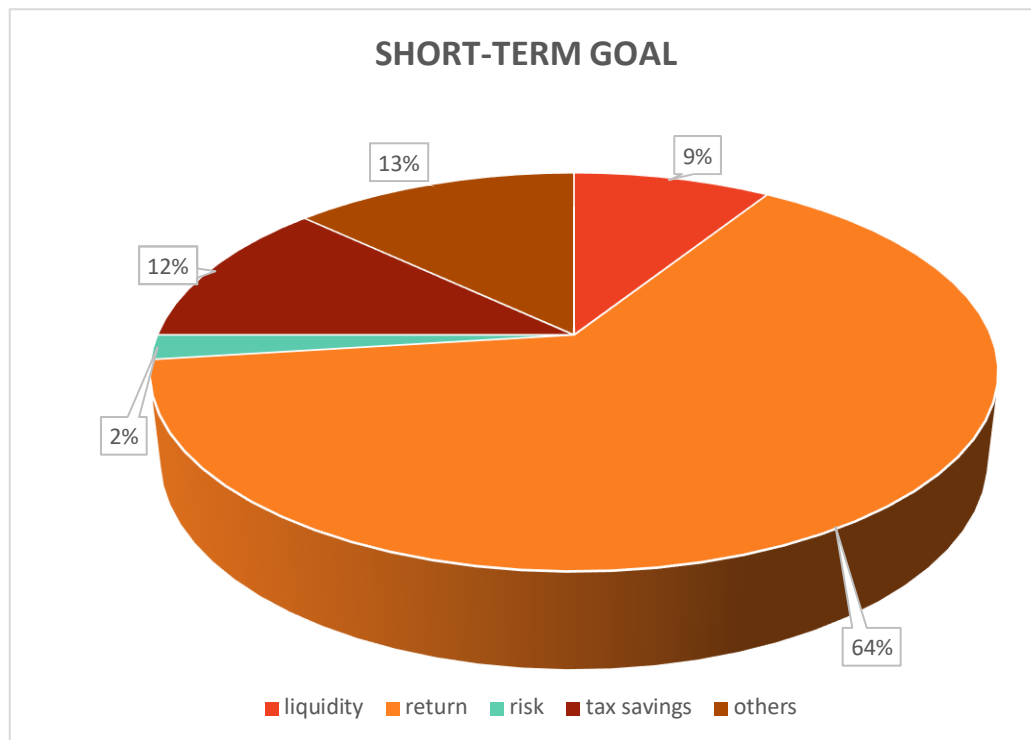
SHORT TERM GOAL	NO. OF RESPONDENT'S	PERCENTAGE (%)
Liquidity	9	9
return	64	64
risk	2	2
tax savings	12	12
others	13	13
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that short term goal of 9% of respondent's are liquidity, 64% of the respondent's are return, 2% of the respondent's are risk, 12% of the respondent's are tax savings and, 13% of the respondent's are others.

FIGURE 4.1.13 SHOWS THEIR SHORT-TERM GOAL OF INVESTMENT



**TABLE 4.1.14 SHOWS THE FACTORS INFLUENCE THEIR
INVESTMENT DECISION**

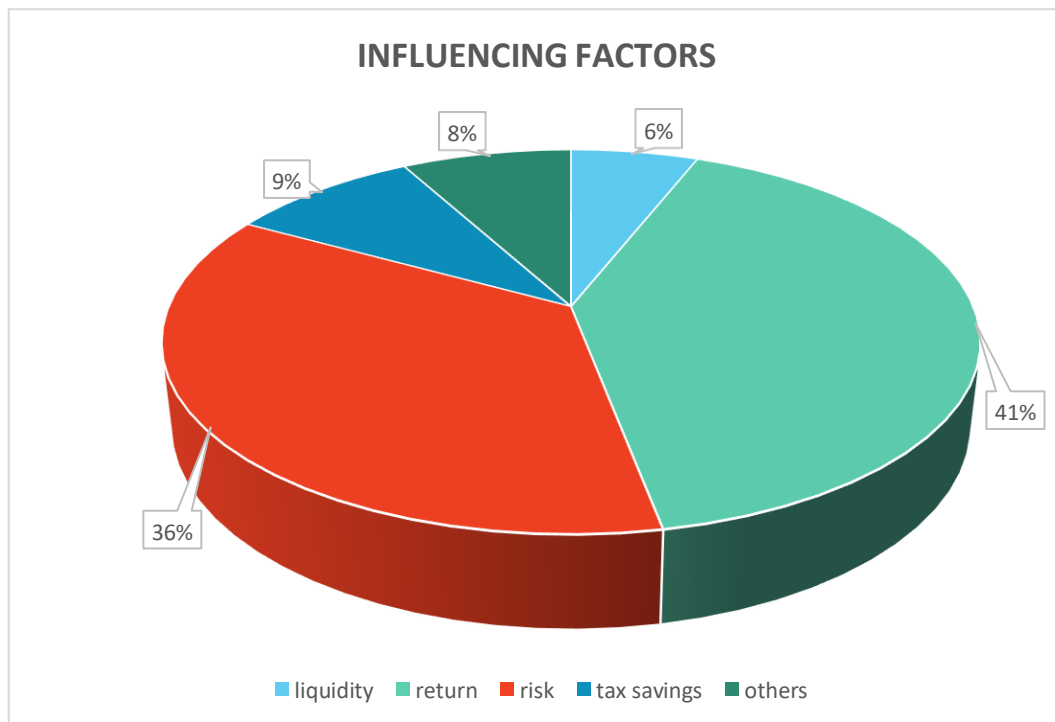
INFLUENCING FACTORS	NO. OF RESPONDENT'S	PERCENTAGE (%)
Liquidity	6	6
return	41	41
risk	36	36
tax savings	9	9
others	8	8
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that factors influence 6% of respondent's are liquidity, 41% of the respondent's are return, 36% of the respondent's are risk, 9% of the respondent's are tax savings and, 8% of the respondent's are others.

FIGURE 4.1.14 SHOWS THE FACTORS INFLUENCE THEIR INVESTMENT DECISION



**TABLE 4.1.15 SHOWS ABOUT WHAT INVESTMENT DECISION
DEPEND ON**

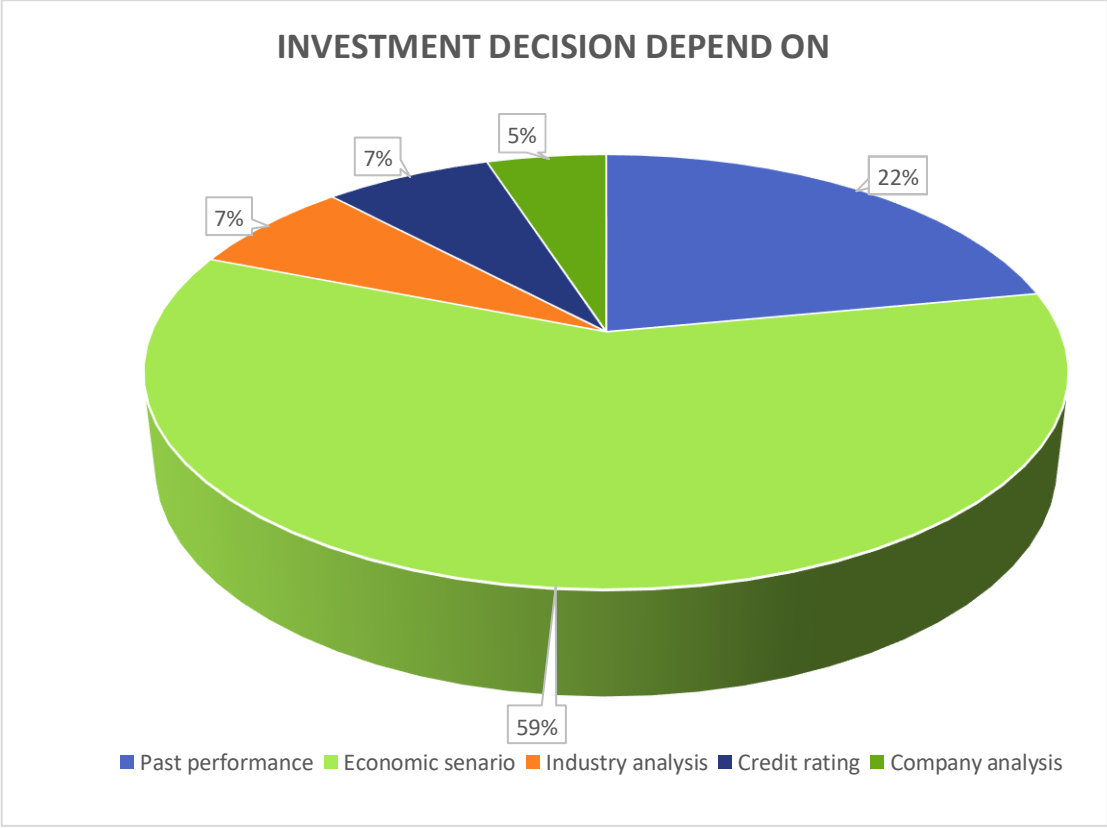
INVESTMENT DECISION DEPEND ON	NO. OF RESPONDENT'S	PERCENTAGE (%)
Past performance	22	22
Economic scenario	59	59
Industry analysis	7	7
Credit rating	7	7
company analysis	5	5
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that investment decision of 22% of respondent's depend on past performance, 59% of the respondent's depend on economic scenario, 7% of the respondent's depend on industry analysis, 7% of the respondent's depend on credit rating and, 5% of the respondent's on company analysis.

**FIGURE 4.1.15 SHOWS ABOUT WHAT INVESTMENT DECISION
DEPEND ON**



**TABLE 4.1.16 SHOWS THE LEVEL OF RISK UNDERTAKE FOR
INVESTMENT AVENUES**

RISK LEVEL	NO. OF RESPONDENT'S	PERCENTAGE (%)
very low	17	17
low	39	39
Neutral	39	39
high	3	3
very high	2	2
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that risk level of 17% of respondent's is very low, 39% of the respondent's is low, 39% of the respondent's is neutral, 3% of the respondent's is high and , 2% of the respondent's is very high.

FIGURE 4.1.16 SHOWS THE LEVEL OF RISK UNDERTAKE FOR INVESTMENT AVENUES

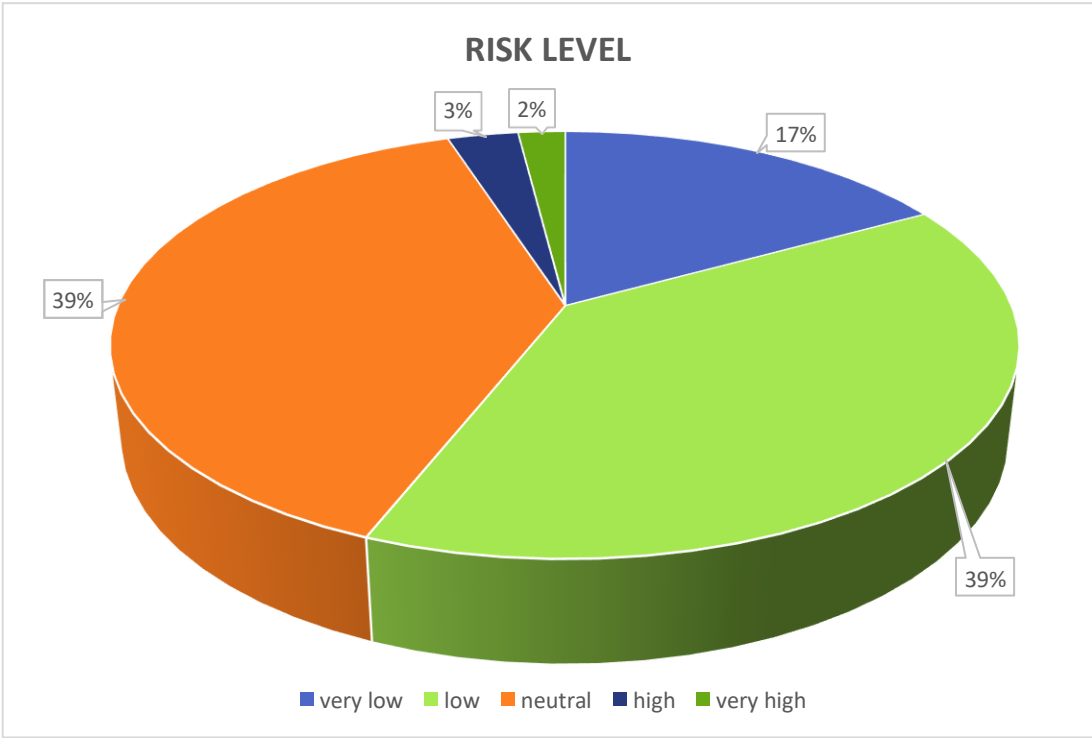


TABLE 4.1.17 SHOWS THE IMPORTANCE OF FAMILY BUDGET

FAMILY BUDGET	NO. OF RESPONDENT'S	PERCENTAGE (%)
strongly agree	26	26
agree	58	58
neutral	14	14
disagree	1	1
strongly disagree	1	1
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding importance of family budget, 26% of respondent's strongly agree, 58% of the respondent's agree, 14% of the respondent's are neutral, 1% of the respondent's disagree and, 1% of the respondent's strongly disagree.

FIGURE 4.1.17 SHOWS THE IMPORTANCE OF FAMILY BUDGET

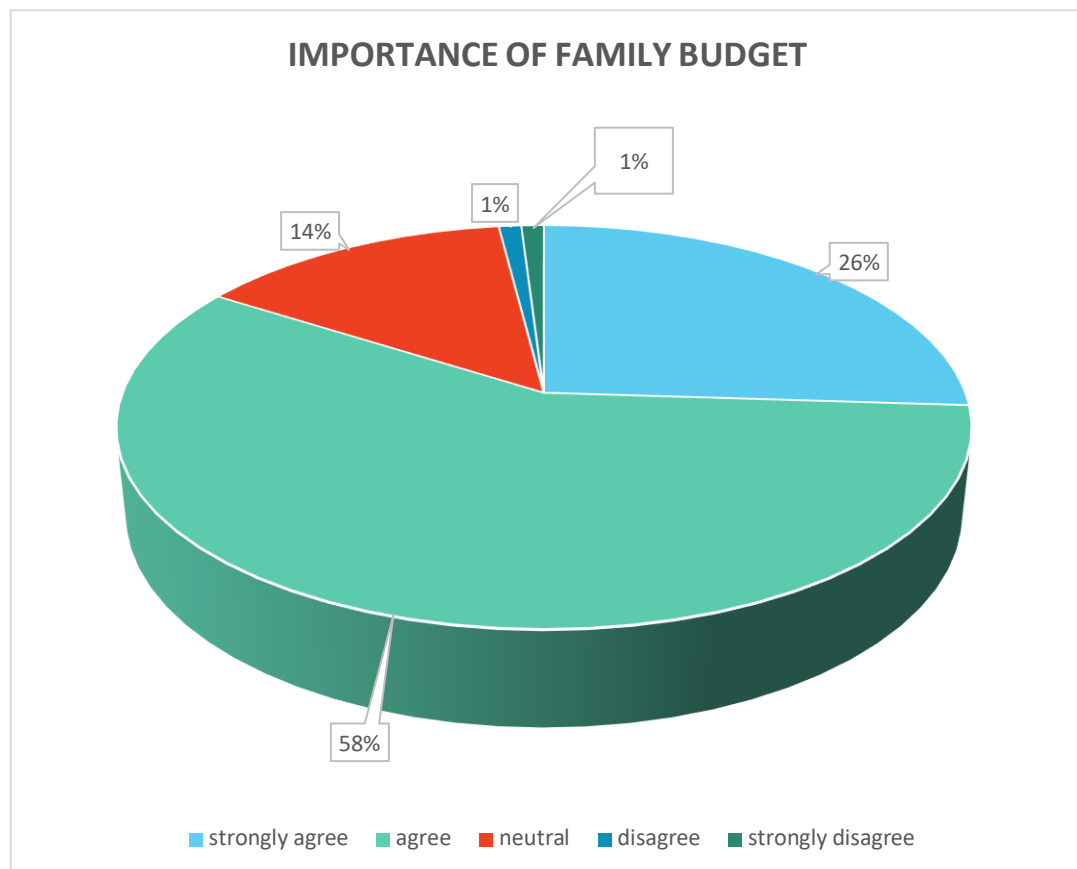


TABLE 4.1.18 SHOWS THE INTEREST IN YEARLY INVESTMENT PLAN

YEARLY INVESTMENT PLAN	NO. OF RESPONDENT'S	PERCENTAGE (%)
strongly agree	29	29
agree	58	58
neutral	12	12
disagree	1	1
strongly disagree	0	0
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding interest in yearly investment plan, 29% of respondent's strongly agree, 58% of the respondent's agree, 12% of the respondent's are neutral, 1% of the respondent's disagree and, 0% of the respondent's strongly disagree.

FIGURE 4.1.18 SHOWS THE INTEREST IN YEARLY INVESTMENT PLAN

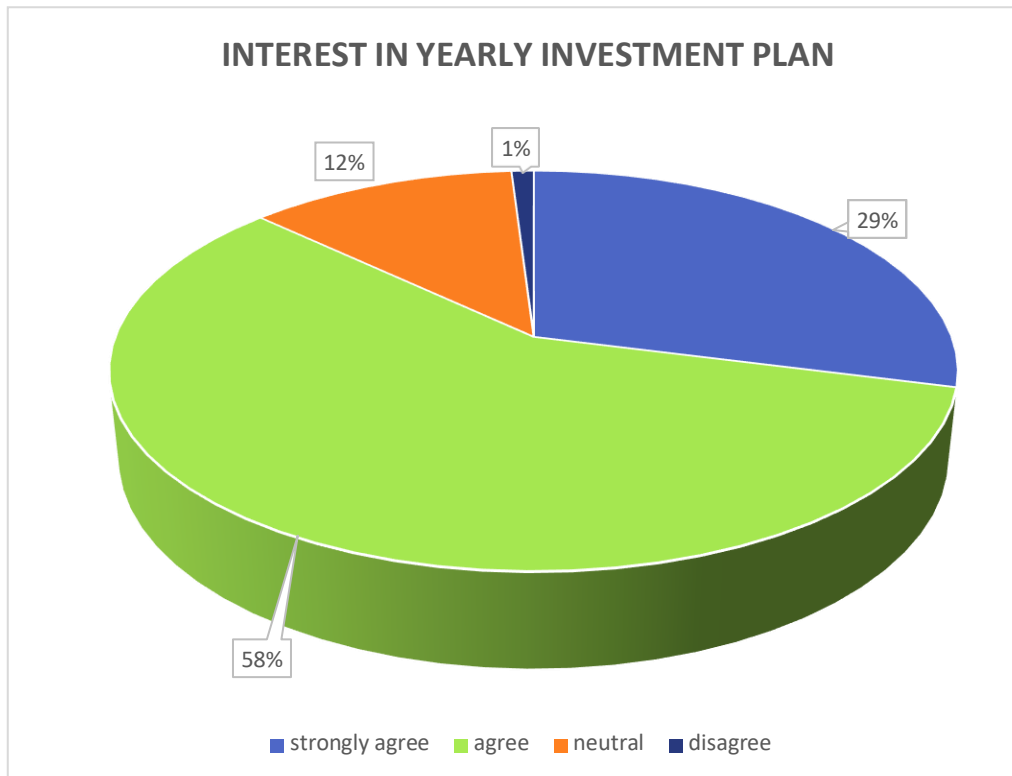


TABLE 4.1.19 SHOWS THEIR LIKING OF INVESTMENT GROWTH

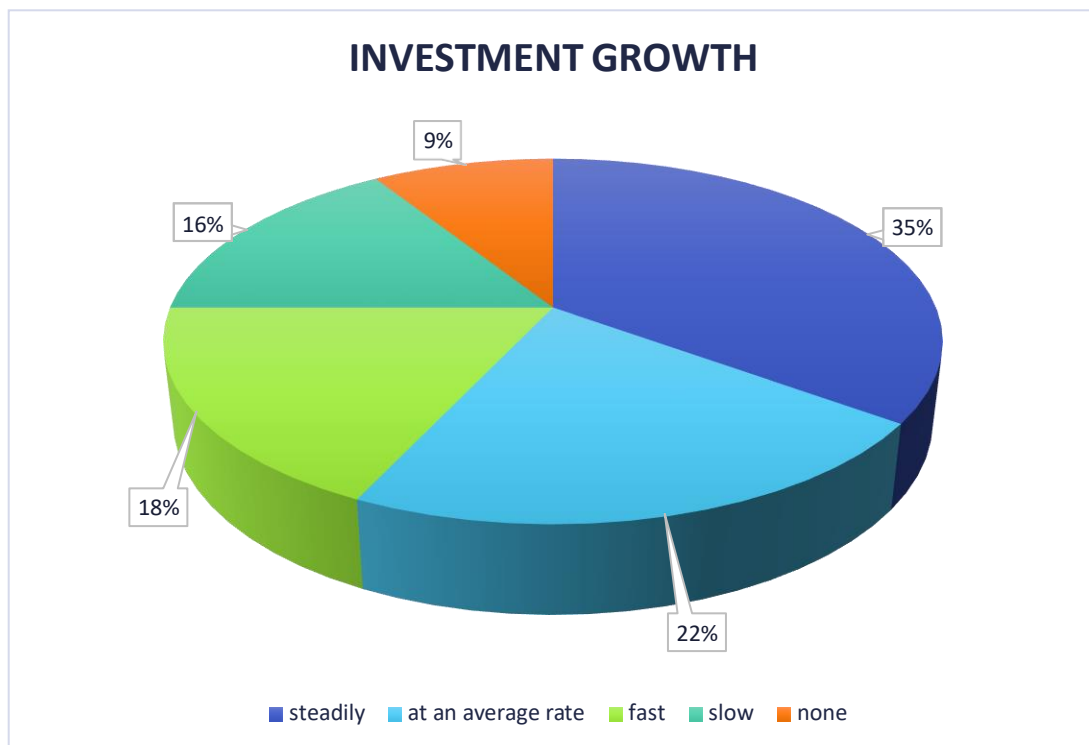
INVESTMENT GROWTH	NO. OF RESPONDENT'S	PERCENTAGE (%)
steadily	35	35
at an average rate	22	22
fast	18	18
slow	16	16
none	9	9
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding investment growth, 35% of respondent's like steady growth, 22% of the respondent's like average, 18% of the respondent's like faster, 16% of the respondent's like slower and, 9% of the respondent's replied none.

FIGURE 4.1.19 SHOWS THEIR LIKING OF INVESTMENT GROWTH



**TABLE 4.1.20 SHOWS ABOUT FACTORS TO BE CONSIDERED
BEFORE INVESTMENT**

CONSIDERABLE FACTORS BEFORE INVESTMENT	NO. OF RESPONDENT'S	PERCENTAGE (%)
safety of principal	29	29
high returns	42	42
low risk	14	14
maturity period	7	7
affordability	8	8
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that before investing 29% of respondent's consider safety of principal, 42% of the respondent's consider high returns, 14% of the respondent's consider low risk, 7% of the respondent's consider maturity period and 8% of the respondent's consider affordability.

FIGURE 4.1.20 SHOWS ABOUT FACTORS TO BE CONSIDERED BEFORE INVESTMENT

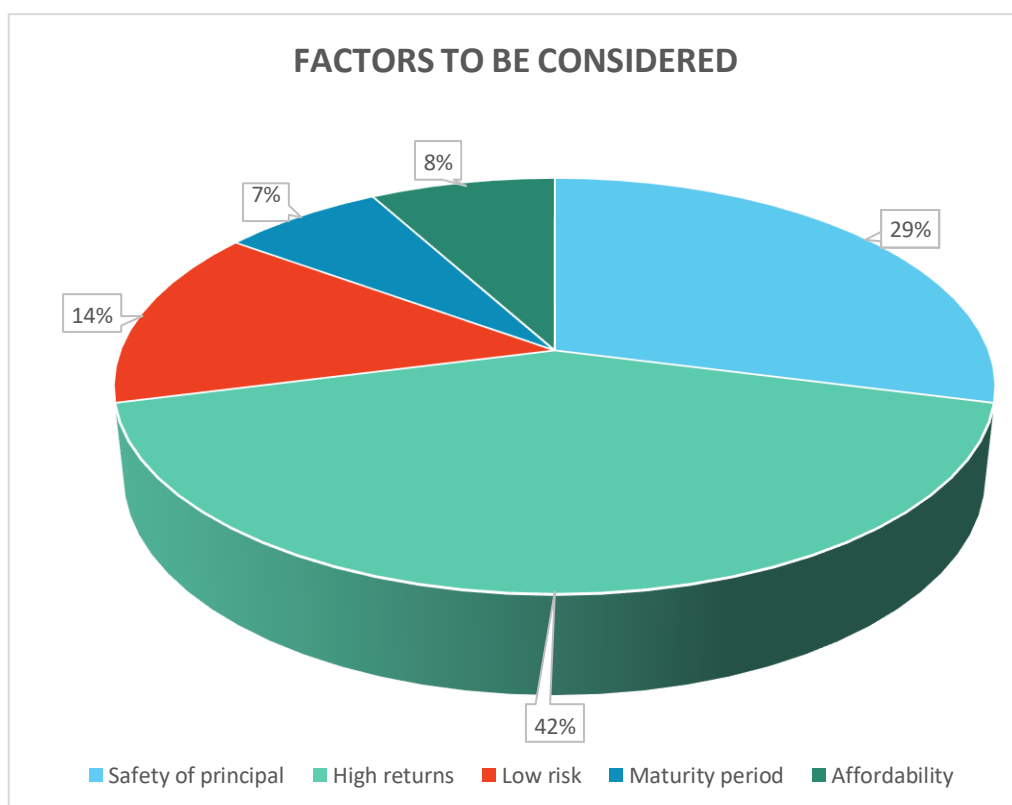


TABLE 4.1.21 SHOWS THEIR INTEREST IN INVESTING IN SHARE MARKET

INVEST IN SHARE MARKET	NO. OF RESPONDENT'S	PERCENTAGE (%)
strongly agree	4	4
agree	53	53
neutral	31	31
disagree	8	8
strongly disagree	4	4
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding interest in invest in share market, 4% of respondent's strongly agree, 53% of the respondent's agree, 31% of the respondent's are neutral, 8% of the respondent's disagree and, 4% of the respondent's strongly disagree.

FIGURE 4.1.21 SHOWS THEIR INTEREST IN INVESTING IN SHARE MARKET

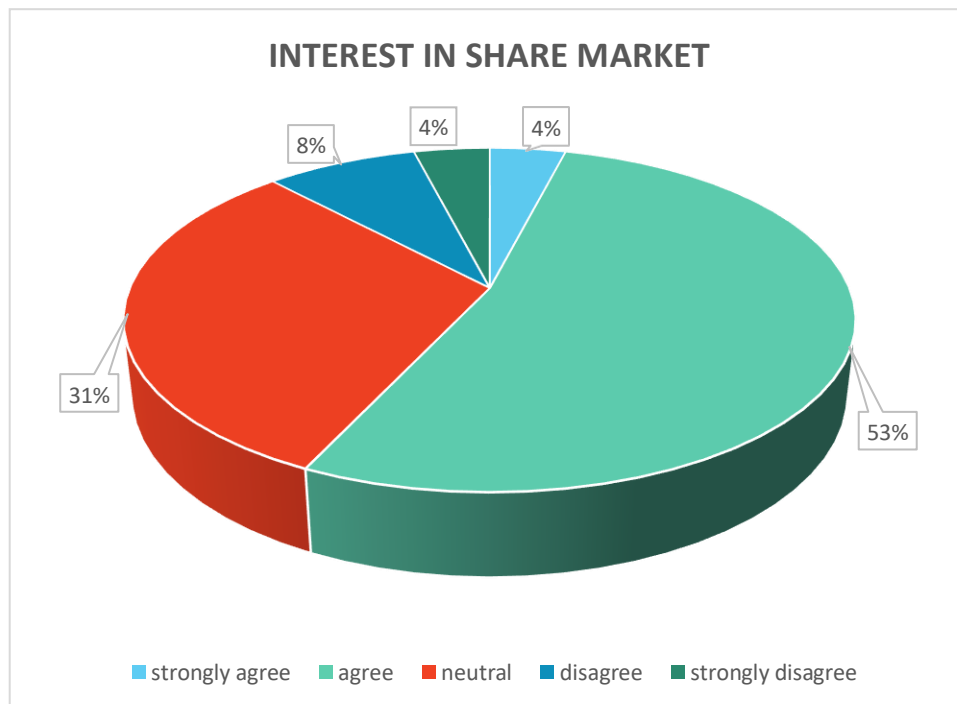


TABLE 4.1.22 SHOWS THAT HOW OFTEN THEIR INVESTMENT ARE MONITORED

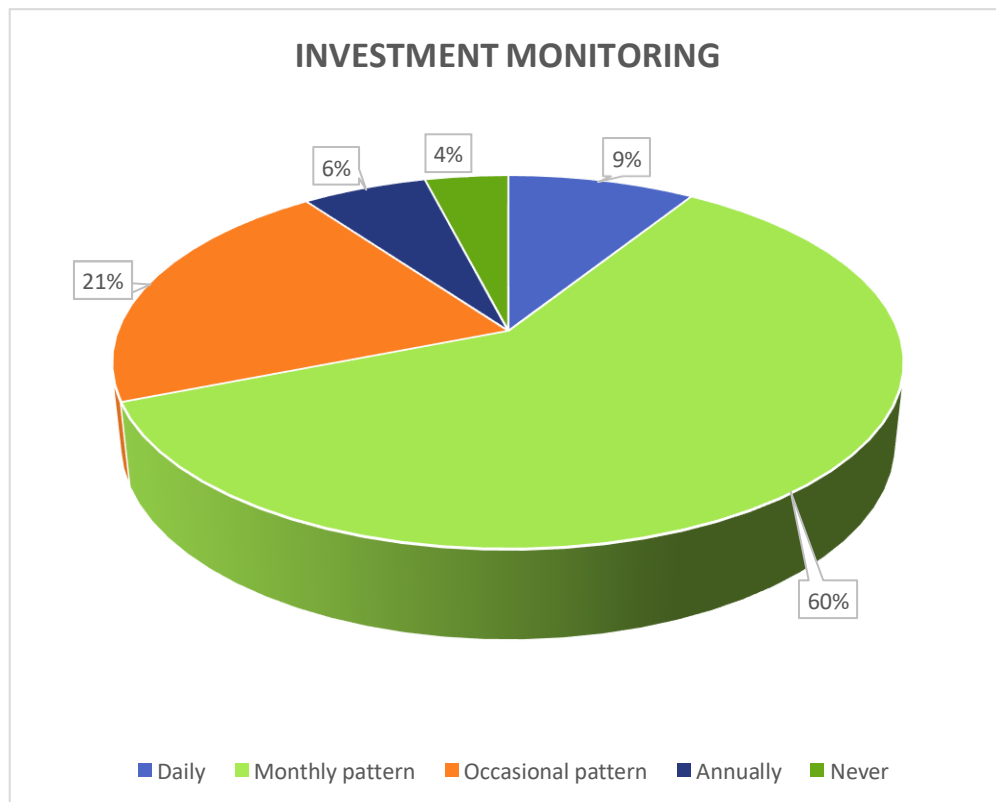
INVESTMENT MONITORING	NO. OF RESPONDENT'S	PERCENTAGE (%)
Daily	9	9
Monthly pattern	60	60
Occasional pattern	21	21
Annually	6	6
Never	4	4
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that they monitor their investment, 9% of respondent's monitor daily, 60% of the respondent's monitor monthly, 21% of the respondent's monitor occasionally, 6% of the respondent's monitor annually and, 4% of the respondent's never do.

FIGURE 4.1.22 SHOWS THAT HOW OFTEN THEIR INVESTMENT ARE MONITORED



**TABLE 4.1.23 SHOWS THE DIFFICULTIES FACED IN
DIFFERENTIATING VARIOUS INVESTMENT AVENUES**

DIFFICULTIES FACED	NO. OF RESPONDENT'S	PERCENTAGE (%)
inadequate information about the product	20	20
lack of adequate skills	35	35
funds	29	29
insufficient encouragement	4	4
fear of risk & legal problems.	12	12
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding difficulties faced in differentiating investment avenues, 20% of respondent's say inadequate information, 35% of the respondent's say lack of skills, 29% of the respondent's say funds, 4% of the respondent's say insufficient encouragement and, 12% of the respondent's say fear of risk & legal problems.

FIGURE 4.1.23 SHOWS THE DIFFICULTIES FACED IN DIFFERENTIATING VARIOUS INVESTMENT AVENUES

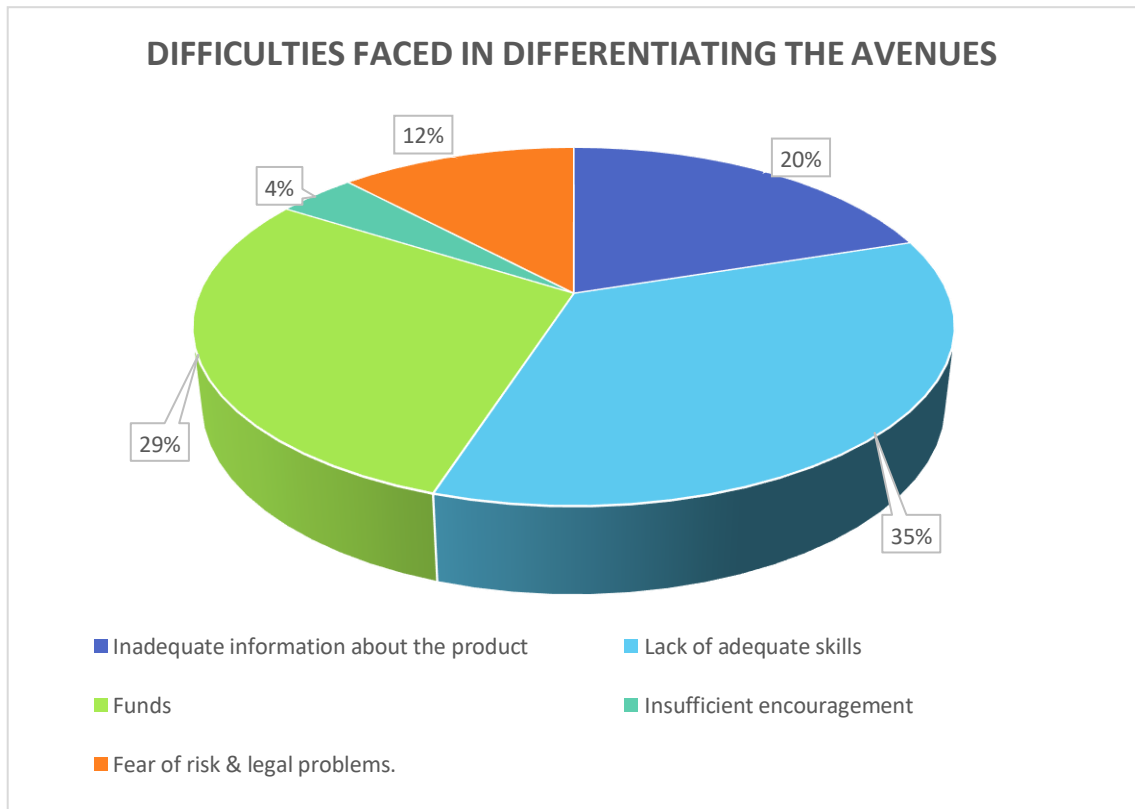


TABLE 4.1.24 SHOWS THEIR GROSS MONTHLY EXPENDITURE

GROSS MONTHLY EXPENDITURE	NO. OF RESPONDENT'S	PERCENTAGE (%)
Below 10000	9	9
10000 – 20000	22	22
20000 – 30000	43	43
30000 – 40000	16	16
> 40000	10	10
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding their gross expenditure, % of respondent's say below 10000, % of the respondent's say 10000-20000, % of the respondent's say 20001-30000, % of the respondent's say 30001-40000 and, % of the respondent's say above 40000 .

FIGURE 4.1.24 SHOWS THEIR GROSS MONTHLY EXPENDITURE

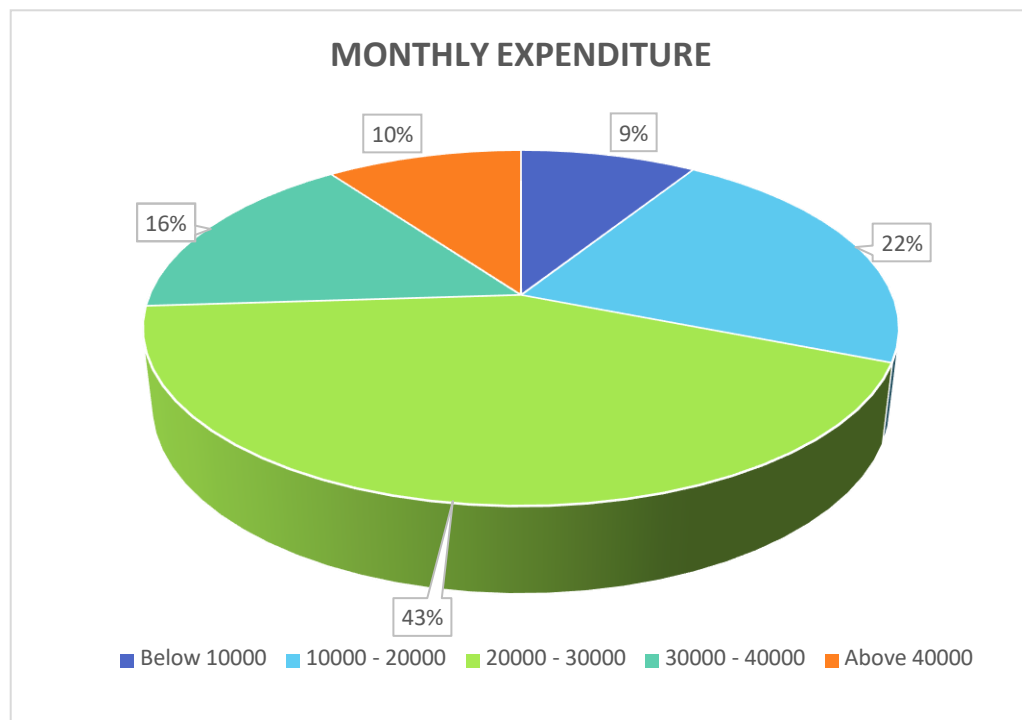


TABLE 4.1.25 SHOWS THEIR PURPOSE OF INVESTMENT

PURPOSE OF INVESTMENT	NO. OF RESPONDENT'S	PERCENTAGE (%)
Children education & marriage	29	29
Safety and security	29	29
House building	27	27
Tax saving	2	2
Business aspects	13	13
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding the purpose of their investment, 29% of respondent's say children education & marriage, 29% of the respondent's say safety & security, 27% of the respondent's say house building, 2% of the respondent's say tax saving and, 13% of the respondent's say business aspects.

FIGURE 4.1.25 SHOWS THEIR PURPOSE OF INVESTMENT

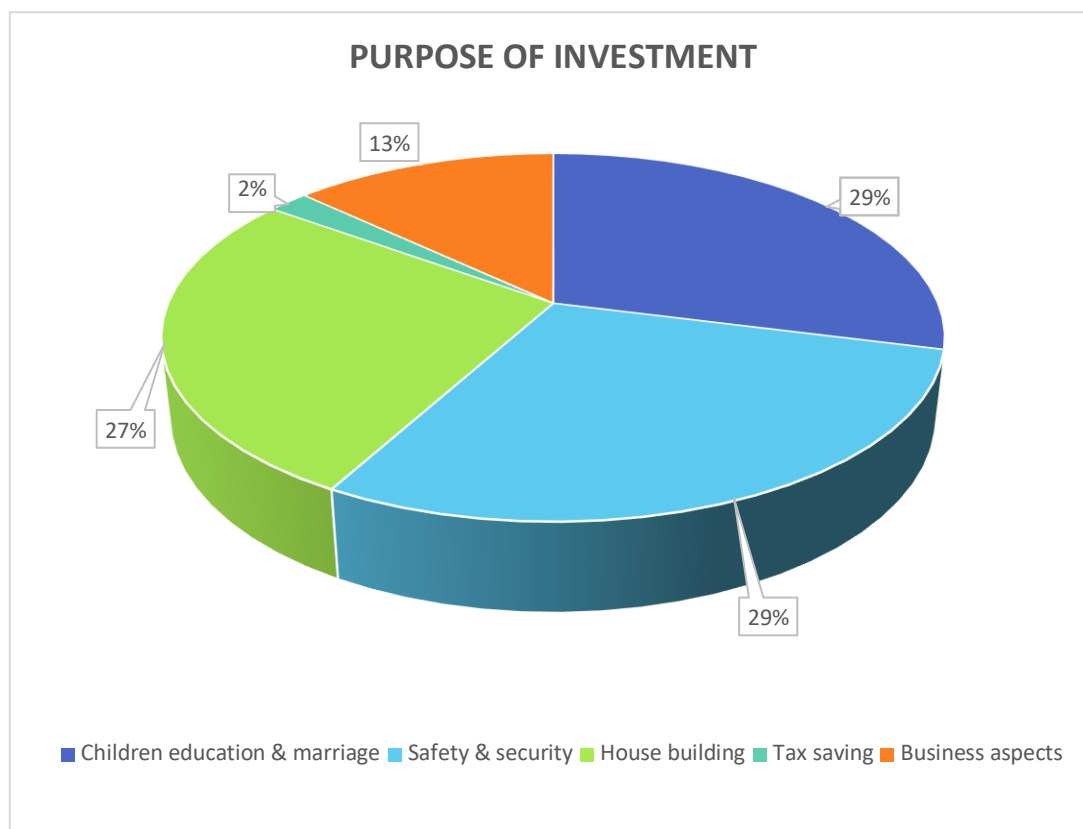


TABLE 4.1.26 SHOWS THE LATEST TREND OF INVESTMENT

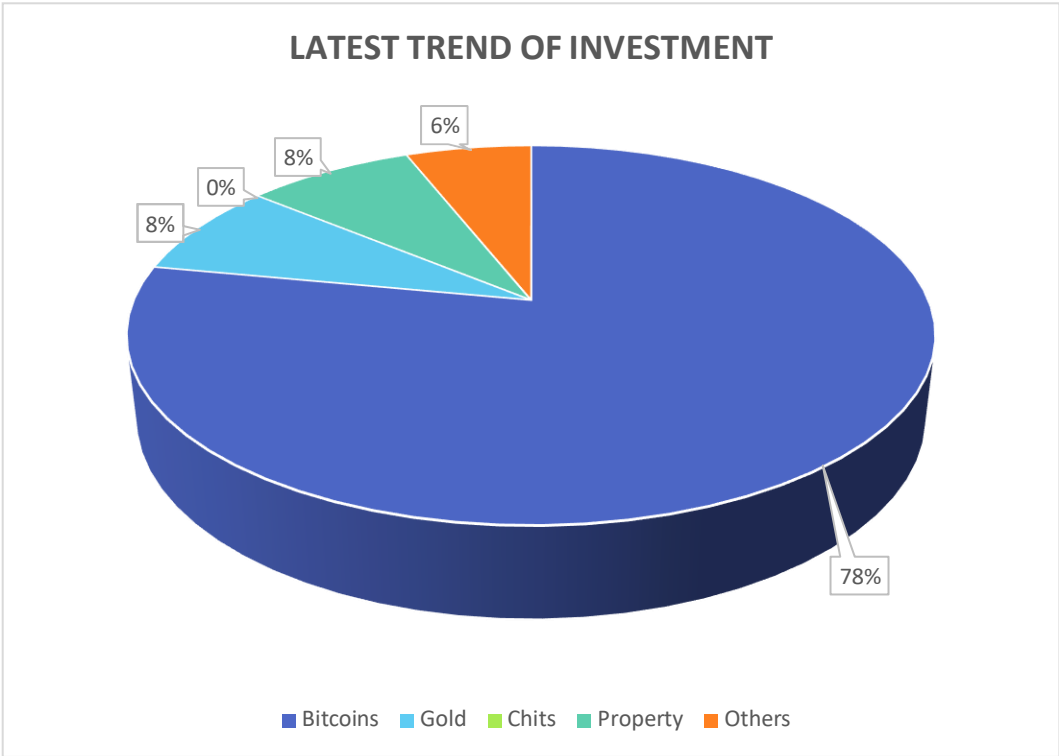
LATEST TREND OF INVESTMENT	NO. OF RESPONDENT'S	PERCENTAGE (%)
bit coins	78	78
gold	8	8
Chits	0	0
property	8	8
others	6	6
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding latest trend of investment, 78% of respondent's say bit coins, 8% of the respondent's say gold, 8% of the respondent's say property and, 6% of the respondent's say others.

FIGURE 4.1.26 SHOWS THE LATEST TREND OF INVESTMENT



**TABLE 4.1.27 SHOWS THEIR SATISFACTION LEVEL OF
INVESTMENT PATTERNS**

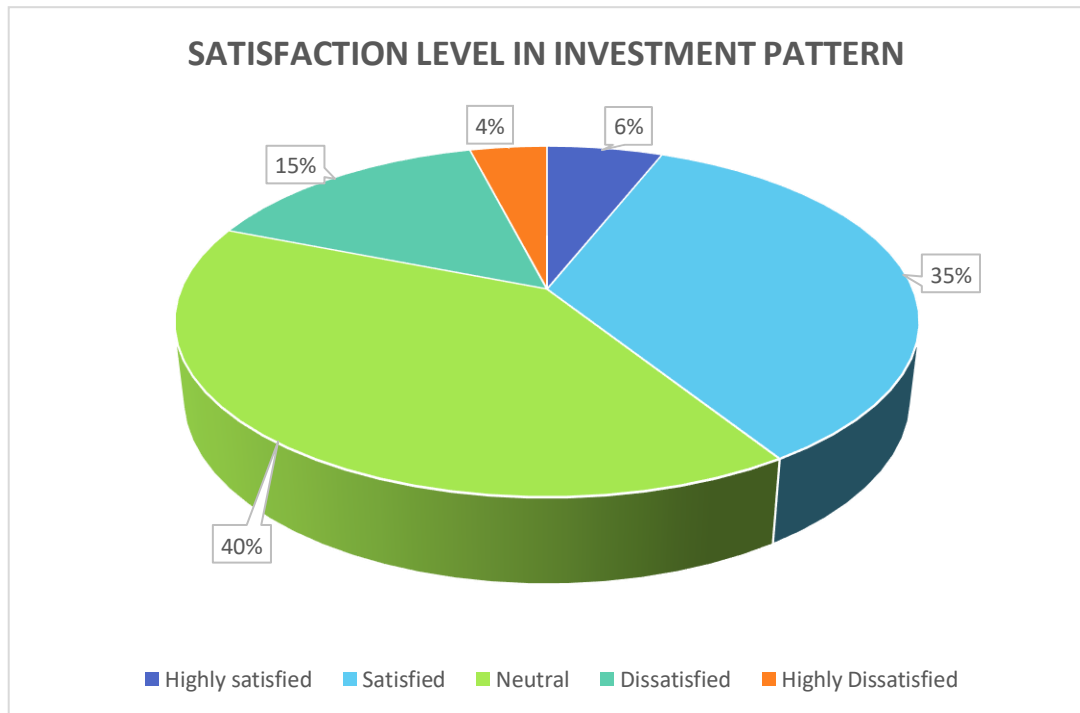
SATISFACTION LEVEL OF INVESTMENT PATTERNS	NO. OF RESPONDENT'S	PERCENTAGE (%)
Highly satisfied	6	6
Satisfied	35	35
Neutral	40	40
dissatisfied	15	15
Highly dissatisfied	4	4
TOTAL	100	100

SOURCE: PRIMARY DATA

INTERPRETATION:-

In the above table it is inferred that regarding their satisfaction level in investment pattern, 6% of respondent's are highly satisfied, 35% of the respondent's are satisfied, 40% of the respondent's are neutral, 15% of the respondent's are dissatisfied and 4% of the respondent's are highly dissatisfied.

FIGURE 4.1.27 SHOWS THEIR SATISFACTION LEVEL OF INVESTMENT PATTERNS



4.2 HYPOTHESIS OF THE STUDY

To check the impact of age, gender & income status over their responses

- Kruskal Wallis one way ANOVA
- One sample chi square test and correlated using
- Spearman correlation

Kruskal Wallis one way ANOVA

- On analysing it showed - There is a significant association between age, gender and income status of the respondents and their opinion towards the investment decisions (in questionnaire)
- Parameters were found to have a statistically significant change of p value < 0.05 , hence we reject null hypothesis H_0

One sample chi square test and spearman correlation

- Similarly in chi square test - parameters showed a significant change of p value < 0.05 on analyzing the responses wrt age groups and income status of the respondents
- On correlating using spearman correlation, again we reject null hypothesis H_0 , since there was a statistical change seen among correlations

Kruskal Wallis test

Kruskal-Wallis H	df	Asymp. Significance		
		a	b	c
Q1	4	0.182	0.262	0.000
Q2	4	0.108	0.812	0.000
Q3	4	0.120	0.123	0.001
Q4	4	0.056	0.462	0.020
Q5	4	0.057	0.352	0.432
Q6	4	0.385	0.857	0.092
Q7	4	0.321	0.421	0.000
Q8	4	0.461	0.221	0.103
Q9	4	0.133	0.396	0.346
Q10	4	0.364	0.019	0.627
Q11	4	0.755	0.753	0.124
Q12	4	0.198	0.266	0.294
Q13	4	0.362	0.276	0.032
Q14	4	0.158	0.278	0.093
Q15	4	0.898	0.563	0.308
Q16	4	0.352	0.468	0.025
Q17	4	0.931	0.330	0.533
Q18	4	0.189	0.547	0.985
Q19	4	0.002	0.062	0.000
Q20	4	0.001	0.359	0.889
Q21	4	0.085	0.089	0.018
Q22	4	0.056	0.166	0.152

a. Kruskal Wallis test

b. Grouping Variable:

1. Age Group
2. Educational Qualification
3. Monthly Income

Inference: The table shows the Null hypothesis (H0) is rejected and Alternative (H1) is accepted. Because of table significance level is less than 0.05. On analysis Age, Educational qualification, and monthly income with all questions we found that few values showed statistically significance and they imply that there is a impact of these parameters on questionnaire

Correlation Spearman Test

Correlation was done between age groups, monthly income Vs all questions

Spearman's rho	Correlation Coefficient	Age Group Sig. (2-tailed) (a)	Correlation Coefficient	Monthly Income Sig. (2-tailed) (b)
Q1	0.181	0.071	.519**	0.000
Q2	0.174	0.083	.344**	0.000
Q3	.237*	0.017	.379**	0.000
Q4	-.282**	0.004	-.242*	0.015
Q5	-.243*	0.015	-0.155	0.123
Q6	-0.092	0.363	-0.095	0.348
Q7	0.157	0.120	.456**	0.000
Q8	-0.179	0.075	-0.026	0.798
Q9	-0.111	0.273	0.062	0.541
Q10	-0.062	0.537	-0.057	0.570
Q11	-0.098	0.334	.214*	0.033
Q12	-0.153	0.129	-.199*	0.048
Q13	-0.144	0.152	-.300**	0.002
Q14	-.228*	0.022	-.237*	0.018
Q15	-0.099	0.325	-0.088	0.384
Q16	-0.168	0.095	-0.187	0.062
Q17	-0.062	0.538	-0.039	0.701
Q18	-0.134	0.185	0.035	0.727
Q19	.408**	0.000	.655**	0.000
Q20	-.354**	0.000	-0.060	0.551
Q21	0.046	0.665	-0.094	0.371
Q22	-.289**	0.004	-0.176	0.079

a. Correlation is significant at the 0.01 level (2-tailed).

b. Correlation is significant at the 0.05 level (2-tailed).

Inference: The table shows the Null hypothesis (H0) is rejected and Alternative (H1) is accepted. Because of table significance level is less than 0.05. On analysis Age, Educational qualification, and monthly income with all questions we found that few values showed statistically significance and they imply that there is a impact of these parameters on questionnaire

Chi-square test

What percentage of your income do you save? * Monthly Income							
Crosstab							
Description	%	Monthly Income (Rs.)					Total
		up to 20,000	20001 - 40000	40001 - 60000	60001 - 80000	> 80001	
What percentage of your income do you save?	0 - 10%	10	29	6	2	1	48
	11 - 20%	1	9	9	4	2	25
	21 - 30%	1	3	6	5	6	21
	31 - 40%	0	1	1	0	2	4
	41 - 50%	1	0	0	0	1	2
Total		13	42	22	11	12	100

Chi-Square Tests			
Description	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	44.348 ^a	16	0.000
Likelihood Ratio	44.724	16	0.000
Linear-by-Linear Association	23.702	1	0.000
N of Valid Cases	100		

a. 17 cells (68.0%) have expected count less than 5. The minimum expected count is .22.

Inference: The table show the Null hypothesis (H₀) is rejected and Alternative (H₁) is accepted. Because of significance level is 0.000 it is less than 0.05. On associating monthly income vs percentage of income saved we found that there is a statistically significant change, and they imply that there is the impact of monthly income in percentage of income saved

What percentage of your income do you invest? * Monthly Income							
Crosstab							
Description	%	Monthly Income (Rs.)					Total
		up to 20,000	20001 - 40000	40001 - 60000	60001 - 80000	> 80001	
What percentage of your income do you invest?	0 - 10%	10	34	10	8	3	65
	11 - 20%	2	7	10	3	4	26
	21 - 30%	1	1	1	0	3	6
	31 - 40%	0	0	1	0	1	2
	41 - 50%	0	0	0	0	1	1
Total		13	42	22	11	12	100

Chi-Square Tests			
Description	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.414 ^a	16	0.009
Likelihood Ratio	27.718	16	0.034
Linear-by-Linear Association	14.679	1	0.000
N of Valid Cases	100		

A. 18 cells (72.0%) have expected count less than 5. The minimum expected count is .11

Inference: The table show the Null hypothesis (H0) is rejected and Alternative (H1) is accepted. Because of significance level is 0.009 it is less than 0.05. On associating monthly income vs percentage of income invested we found that there is a statistically significant change, and they imply that there is the impact of monthly income in percentage of income invested

How satisfied are you with your investment patterns * Monthly Income							
Crosstab							
Description	%	Monthly Income (Rs.)					Total
		up to 20,000	20001 - 40000	40001 - 60000	60001 - 80000	> 80001	
How satisfied are you with your investment patterns	Highly satisfied	3	2	1	0	0	6
	Satisfied	2	11	8	5	9	35
	Neutral	6	17	9	6	2	40
	Dissatisfied	0	10	4	0	1	15
	Highly dissatisfied	2	2	0	0	0	4
Total		13	42	22	11	12	100

Chi-Square Tests			
Description	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	30.780 ^a	16	0.014
Likelihood Ratio	32.313	16	0.009
Linear-by-Linear Association	3.281	1	0.070
N of Valid Cases	100		

a. 19 cells (76.0%) have expected count less than 5. The minimum expected count is .44.

Inference: The table show the Null hypothesis (H0) is rejected and Alternative (H1) is accepted. Because of significance level is 0.014 it is less than 0.05. On associating monthly income vs satisfaction levels of investment patterns, we found that there is a statistically significant change, and they imply that there is the impact of monthly income in their satisfaction levels too

CHAPTER 5

5.1 FINDINGS OF THE STUDY

- 1) 53% of the respondents were between age group 20 - 30
- 2) 68% of the respondents were male
- 3) 58% of the respondents were graduates (U.G)
- 4) 74% of the respondents were employed in Private companies
- 5) 42% of the respondents have monthly income ranging between Rs.20,001/- & Rs.40,000/-
- 6) 48% of the respondents save 0% - 10% of their income
- 7) 65% of the respondents invest 0% - 10% of their income
- 8) 45% of the respondent rate moderate about their investment done so far
- 9) 47% of the respondent were neutrally satisfied with their investment
- 10) 47% of the respondent time their investment monthly
- 11) 70% of the respondents say that family & friends were the driven factors to seek investment decisions
- 12) 30% of the respondent say that their investment horizon is more than 5 years
- 13) 64% of the respondent say that the return is their short-term goal of investment
- 14) 41% of the respondent say that the return is the factor influence their investment decision
- 15) 59% of the respondent say that their decision to invest depends upon economic scenario
- 16) 39% of the respondent were ready to undertake low & neutral level of risk for investment
- 17) 58% of the respondent agree in preparing a formal budget for family expenditure
- 18) 58% of the respondent agree to aim in investing certain amount each year
- 19) 35% of the respondent want their investment to grow steadily
- 20) 42% of the respondent consider high returns before investing
- 21) 53% of the respondent agree that they invest money in the share market
- 22) 60% of the respondent monitor your investment monthly
- 23) 35% of the respondent face difficulties in differentiating various investment avenues due to lack of adequate skills
- 24) 43% of the respondent say that their gross monthly expenditure range between Rs.20,000/- to Rs.30,000/-
- 25) 29% of the respondent say that their purpose of investment is for their children education & marriage and also for their safety & security
- 26) 78% of the respondent say bitcoin is the latest trend of investment
- 27) 40% of the respondent are neutrally satisfied with your investment patterns

5.2 SUGGESTIONS

It is absolutely essential to the income that is earned, to have a plan for your future

Today, the living standard of the Employees is increasing day by day so salaried class community has started realizing the importance of savings and proper investment of their savings. They avoid spending money on heavy luxurious lifestyle and preferring the normal living standard

The studies is especially relevant for the salaried class Employees and how and investment pattern get affect by the Socio-Economic variables helps the targeted respondents to make out the investment pattern.

The study also reveals most of the salaried investors prefer Bank deposits, insurance policies and Government securities as the investment option, there is lack of awareness about other avenues like shares, debentures, and mutual fund etc.

So, to invest in them they should regularly read newspapers, journals and articles related to stock market and Proper awareness should be given

5.3 CONCLUSION

This study thus certainly improves the investment pattern decisions and their choice to meet of their future investment.

Similar studies with diverse samples will help in understanding the investment attitude of the targeted respondents in a better level.

The main reason has been observed to be the lack of awareness of investors about the concept and working of the investment pattern.

Moreover, as far as the Socio-Economic variables are concerned, age, gender, income, education and occupation have been found influencing the attitude of investors towards investment significantly

The awareness among the rural investors is required to increase the investment options in share market and thereby they also to reap the benefits of the stock market investment.

Also, to create awareness among the investors in the district who have inadequate knowledge about share market.

Diversified research helps to provide various knowledge about the investment areas

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APPENDIX – QUESTIONNAIRE

An Analysis on Savings and Investment Pattern of Salaried Employees in Chennai City.

Investigator: Navashakthi (42410113)

Email: navashakthip@gmail.com

DEMOGRAPHIC DATA

Name _____

Age group

- a) 20-30 b) 31-40 c) 41-50 d) 50-60 e) above 60

Gender

- a) Male b) Female

Educational qualification

- a) Postgraduate b) Graduate c) 12th d) 10th e) Nil

Occupation

- a) Govt. Employee b) Private Employee c) Consultancy d) Business e) others

Monthly income:

- a) up to Rs.20,000 b) Rs.20,001 – 40,000
c) Rs.40,001 – 60,000 d) Rs.60,001– 80,000 e) Above Rs.80,000

1. What percentage of your income do you save?

- 0-10%
- 11-20%
- 21-30%
- 31-40%
- Nil

2. What percentage of your income do you invest?

- 0-10%
- 11-20%
- 21-30%
- 31-40%
- Nil

3. Rate about your investment & savings done so far?

- a) very high
- b) high
- c) moderate
- d) low
- e) very low

4. Are you aware of the following investment avenues? Tick that you know. (multiple choice)

- | | |
|--------------------------|---------------------------------|
| a) Savings account | f) bank fixed deposit |
| b) public provident fund | g) National savings certificate |
| c) post office savings | h) mutual fund |
| d) life insurance | i) real estate |
| e) gold/silver | j) chit funds |

5. What do you think are the best options for investing your money?

- | | |
|--------------------------|---------------------------------|
| a) Savings account | f) bank fixed deposit |
| b) public provident fund | g) National savings certificate |
| a) post office savings | h) mutual fund |
| b) life insurance | i) real estate |
| c) gold/silver | j) chit funds |

6. Which of the following avenues have you opted for?

- | | |
|--------------------------|---------------------------------|
| c) Savings account | f) bank fixed deposit |
| d) public provident fund | g) National savings certificate |
| d) post office savings | h) mutual fund |
| e) life insurance | i) real estate |
| f) gold/silver | j) chit funds |

7. What is your level of satisfaction with these investments?

- Highly satisfied
- Satisfied
- Neutral
- Dissatisfied
- Highly dissatisfied

8. How do you time your investments?

- Monthly
- Quarterly
- Half-Yearly
- Yearly
- Occasionally

9. What was the driven factors to seek investment decisions?

- Local brokers
- Magazines & newspapers
- Chartered accountants & banks
- Family & friends
- Others

10. What is your investment horizon?

- <1 year
- 1-2 years
- 2-4 years
- 4-5 years
- >5 years

11. What is your short term goal of investment?

- a) Return
- b) Liquidity
- c) Risk
- d) tax savings
- e) others

12. Your decision to invest depends upon?

- a) Past performance
- b) Economic scenario
- c) Industry analysis
- d) Company analysis
- e) Credit rating

13. What factors influence your investment decision?

- a) Liquidity
- b) Returns
- c) Safety
- d) Tax Savings
- e) Affordability

14. What level of risk are you ready to undertake for your investment avenue?

- a) Very low risk
- b) Low risk
- c) Moderate risk
- d) High risk
- e) Very high risk

15. I prepare a formal budget for our family expenditure?

- a) Strongly agree
- b) agree
- c) neutral
- d) disagree
- e) strongly disagree

16. I aim for certain amount to be invested each year

- a) Strongly agree
- b) agree
- c) neutral
- d) disagree
- e) strongly disagree

17. At which rate do you want your investment to grow?

- a) steadily
- b) at an average rate
- c) Fast
- d) slow
- e) None

18. Which factor do you consider before investing?

- a) Safety of principal
- b) high returns
- c) low risk
- d) maturity period
- e) affordability

19. I invest my money in the share market? (Through DEMAT account)

- a) Strongly agree
- b) agree
- c) neutral
- d) disagree
- e) strongly disagree

20. How often do you monitor your investment?

- a) daily
- b) monthly
- c) Occasionally
- d) yearly
- e) Never

21. What are the difficulties you find in differentiating various investment avenues? Tick the appropriate

- a) inadequate information about the product
- b) lack of adequate skills
- c) funds,
- d) insufficient encouragement
- e) fear of risk & legal problems.

22. Gross monthly Expenditure

- a) Below 10000
- b) 10000 – 20000
- c) 20000 – 30000
- d) 30000 – 40000
- e) > 40k

23. What is your purpose of investment?

- a) Children education & marriage
 - a) Safety and security
 - b) House building
 - c) Tax saving
 - d) Business aspects

24. What do you think is the latest trend of investments

- a) Bit coins
- b) Chits
- c) gold
- d) Property
- e) others

25. How satisfied are you with your investment patterns

- a) Highly Satisfied
- b) Satisfied
- c) Neutral
- d) Dissatisfied
- e) Highly dissatisfied