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A Study on Savings and Investment Behaviour of Individual Households

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Abstract

Investment is one of the pre – eminent concern of every single individual investors as the small savings of today are to meet the future expenses of tomorrow. Considering the survey over 130 respondents from Bangalore City, this paper attempts to study the saving objectives, identify the investment preferences of individual households over various investment avenues that are available in India. The study was conducted during the COVID 19 lockdown period from April to June as many of the individual investors resulted in unemployment that affected their income, earnings and savings. Fort the study the data was collected using structured questionnaires.

The result showed that there exists a significant relationship between the savings objectives in relation to age, occupation and income of the individual investors. The study also exhibits or attempt to identify the savings habits of individual investor`s based on their occupation level and also to identify the most preferred investment avenues among the household investors during the pandemic season. From the study point, it will help to explore and expand knowledge and identify the best avenue to invest and create savings for the better future in the field of personal finance and pandemic recession

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