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Current Indian Economy: Challenges, Opportunities and Policies



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**A study of saving and investment of college teacher employees (Grantable)
in Pune city****Dr. Shivaji Murlidhar Kakade**

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Abstract :-

Investment is an type of activity that is engaged in by college teacher employee who have to do savings that is investments are made from their savings or in other words it is a college teacher employee invest their savings .A variety of different investment options are available in the market these are nothing but the bank ,gold, real estate, post services, Mutual Funds investors are always in visiting their money with the different types of purpose and objectives such as profitability security purpose income civility processes researcher are here to study about the different kinds of avenues of investments and factors that are required while selecting the investments with the samples we will take hundred college teacher employees for collecting these by conducting the survey through a questionnaire in Pune city actually hear the present study identifies about the preferred investments among individual investors using their own self assessment test the researches has analyzed and found that college teacher employees consider the safety as well as would return of Investments whatever investor into the market the respondents are much more aware about the different investments facilities this current situation deals with the Savings and investments of college teacher employee in Pune city.

Keywords :Investment, Mutual Funds, safety , current situation, profitability**Introduction:-**

The developing countries in word like India face as an enormous task of finding sufficient capital to utilize in their development efforts most of countries find it difficult at stage to get out of the various circles of poverty low saving low investment slow employment 17 and list goes on with high capital output ratio that is observed India need very high rates of investments that would take and make Leap Forward in her effort continuous of attending high level of growth the major features that is seen in investments are safety of principal amount liquidity income and its stability appreciation easy transfer ability different variety of investments are and types of available such as shares Bank company's goals and syllabus really States life insurance for Savings all the investors invest who wish to invest in which there Surfers money and Triveni was available best of their risk taking attitude and capacity bearing

Key Difference between Savings and Investments The difference between Savings and investments are explain year first saving means to set keep aside a part of your earn income for future use investments is often defined as actor putting funds into the productive users that is investing in a search investment vehicles which can reap money over a period of time and people often save money to fulfill their unexpected and sudden expenses for urgent money requirements conversely investments are made up of turn to generate returns over the period so that it can help in capital formation of an individual within an investment there is follow always a risk of losing money and like saving there are comparatively few few chances to lose the hard earned money investment provides higher returns that savings as there is assured and nominal the rate of interest on savings however the investments turn can earn money more than the invest amount if invested wife





Scope of the study:-

This study is focusing on preference of investment by salaried class people in Pune city only and it will be helpful to identify the different and better investment options that are available in the market

Need of the Study

College Teacher employees general have fixed flow of income and their investments patterns are found also difference in connection with this research has tried to find out investments near of salaried investors in Pune region it will helpful to understand the investment preference of investors the research paper will become the helping hand to the research Scholars as well as students for their further studied in their respective area

Sampling Units, Techniques & Design

Sampling units implies that who are the respondents from the college teacher employ in Pune city will take sample size 100 people for convenient data for the research purpose we will take hundred peoples for survey sampling technique sampling technique is a technique used to select the sample size convenience sampling techniques used in this research in this investors were taken according to the convenience of the research study sampling. Sampling design the information is take from investors and questionnaire is has prepared for studying the saving habits and investments of college teacher employee at Pune city Data Collection source we use questionnaires for data collection.

Chi Square Test & Testing Of Hypothesis No 1 :

“There is no significant relationship between the gender and the Investment Awareness level”

Observed Frequency:

Gender	Awareness	Unawareness	Total	Percentage
Male	35	15	50	70%
Female	40	10	50	80%
Total	75	25	100	75%

(Source: Primary Data)

Chi-Square test:

O	E	(O-E)	(O-E) ²	(O-E) ² /E
35	37.5	-2.5	6.25	0.1667
15	12.5	2.5	6.25	0.5
40	37.5	2.5	6.25	0.1667
10	12.5	-2.5	6.25	0.5
			Total	1.3334

$fe(1,1)=50*75/100=37.50$

$fe(2,1)=50*75/100=37.50$

$fe(1,2)=50*25/100=12.50$

$fe(2,2)=50*25/100=12.50$

Degree Of Freedom: $v=(r-1)(c-1), v=(2-1)(2-1), v=1$

Our calculated Chi-Squared score 1.3334 is less than the 0.05 level significance(3.841).So Null hypothesis is accepted.

Conclusion:-Hence it is concluded that there is no significant relationship between the Gender and the Investment awareness level.





4	Diversification	11	11
5	Affordability	18	18
6	Simplicity	15	15
	Total	100	100

Note: Since some of the investors have mentioned more than one response, the responses are outnumbered the respondents (Source: Primary data) **Objective of the Investment**

Sr.No	Factors	No. of Respondents	Percentage
1	Safety	25	25
2	Liquidity	14	14
3	Tax Saving	17	17
4	Diversification	11	11
5	Affordability	18	18
6	Simplicity	15	15
	Total	100	100

Note: Since some of the investors have mentioned more than one response, the responses are outnumbered the respondents (Source: Primary data) **Most Preferable Investment Options**

Sr.No	Factors	No. of Respondents	Percentage
1	Stock Market	10	10
2	Bank Deposit	16	16
3	Real Estate	10	10
4	Mutual Funds	20	20
5	Metal(Gold /Silver)	10	10
6	Insurance	16	16
7	Commodity	03	03
8	Tax Saving Schemes	10	10
9	Debt Market	04	04
10	Other	01	01
	Total	100	100

Note: Since some of the investors have mentioned more than one response, the responses are outnumbered the respondents. (Source: Primary data)

Investment Option	Very High	High	Moderate	Low	Very Low
Stock Market	81.67%	18.33%	-	-	-
Bank Deposit	-	1.67%	28.33%	28.33%	41.67%
Real Estate	10%	18.33%	38.33%	23.33%	10%
Mutual Fund	5%	38.33%	55%	1.67%	-
Metal	1.67%	20%	40%	30%	8.33%
Insurance	1.67%	11.67%	55%	28.33%	3.33
Commodity Market	33.33%	28.33%	23.33%	15%	
Tax Saving Schemes	-	18.33%	43.33%	28.33%	10%
Debt Market	11.67%	30%	35%	20%	3.33%

(Total number of respondents is 60)(Source: Primary Data)





Testing of Hypothesis No:-2

“There is no significant relationship between the income level & awareness of the investments”

Sr.No.	Income Group	Awareness	Unawareness	Total
1	Less Than Rs.1000000	4	5	9
2	Rs.1000000 to Rs.2000000	6	6	12
3	Rs.2000000 to Rs.3000000	50	4	54
4	Above Rs.3000000	25	0	25
	Total	85	15	100

(Source: Primary Data)

Chi-Square test:

O	E	(O-E)	(O-E) ²	(O-E) ² /E
4	7.65	-3.65	13.32	13.04
5	1.35	3.65	13.32	9.87
6	10.2	-4.2	17.64	1.73
6	1.8	4.2	17.64	2.33
50	45.9	4.1	16.81	0.37
4	8.1	-4.1	16.81	2.08
25	21.25	3.75	10.06	0.47
0	3.75	-3.75	10.06	2.68
			Total	32.57

$fe(1,1) = 9 \times 85 / 100 = 7.65$

$fe(3,1) = 54 \times 85 / 100 = 45.9$

$fe(1,2) = 9 \times 15 / 100 = 1.35$

$fe(3,2) = 54 \times 15 / 100 = 8.1$

$fe(2,1) = 12 \times 85 / 100 = 10.02$

$fe(4,1) = 25 \times 85 / 100 = 21.25$

$fe(2,2) = 12 \times 15 / 100 = 1.8$

$fe(4,2) = 25 \times 15 / 100 = 3.75$

$fe(3,1) = 54 \times 85 / 100 = 45.9$

Degree Of Freedom: $v = (r-1)(c-1), v = (5-1)(2-1), v = 4$

Our calculated Chi-squared score(32.57) is greater than the 0.05 level significance(9.488) so Null hypothesis is rejected.

Conclusion:-

Hence it is concluded that there is significant relationship between the income level & awareness about the investments avenues.

Percentage wise monthly saving of salaried College Teacher Employee

Saving Range	No. Of Respondents	Percentage
10% to 20%	20	20
21% to 30%	40	40
31% to 40%	25	25
41% to 50%	15	15
Above 50%	0	00
Total	100	100

(Source: Primary Data)

Factor Influencing While Selecting Investment Avenues

Sr.No	Factors	No.of Respondents	Percentage
1	Safety	25	25
2	Liquidity	14	14
3	Tax Saving	17	17



**Findings**

1. In the study of researchers have investigated hundred college teacher employees of Pune city and it revealed that 85% investors are aware about the investments avenues whereas 15% are unaware.
2. There is as such no significant relationship between the gender and investments awareness level AT 80% and 70% among female and male respondents respectively are aware about the different investments revenue.
3. There is significant relationship between the gender and the Investment awareness level as 80% and 70% among female and male respondents respectively are aware about different investment avenues.
4. The researcher found that out of hundred college teacher employee 90 respondents are of the opinion that educational qualifications effect on selection of investment revenue research the researchers have found that on average 25% saving from monthly salary is made up of hundred college teacher.
5. Safety in the major factor while doing investments as 25 % of the college teacher implied are investing their money due to the safety and 17% of the college teacher and prices are investing their money in tax saving scheme for tax benefit purpose.
6. The main objective of investor sarbat returns followed by the future security on investments as percentage 27% and 24% respectively.
7. The researchers found that the preference given by the the investments as Mutual Funds 20% Bank deposits at 10% insurance at 16.

Suggestions :-

It is absolutely essential to save your income what you are known to have a plan for your future and to resist spending funds that you do not already have Mutual Funds is also found as the most for options by youngsters today. Investment is usually found through the way of systematic investment plan is a favored investment option by the youngsters. awareness program needs to be conducted by a stock broking firms because most of the respondents investors are thinking that this is even use a loss making and having are no good return on it.

Hence the researchers have concluded that most of the investor free persecutor regular income on investments in the study

Conclusion

After the analysis and interpretation of data by the researchers it is concluded that investors are very well aware about the investment avenues that are available in the Pune, India but still investors are preferring to invest in their money in bank deposits, real estate. The Data Analytics of researchers reveal that the safety is concerned as important factor while doing investments so remaining revenues and loss less amount and leg considerable while doing investments by investors. Especially in the city like Pune where Real Estate is always up this is not at all bad investment options. But there is no fixed return and risk and amount of investments is high It is absolutely essential and needed to save what you earn, to have a plan for your own future and to resist the spending funds that you do not already have.

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