



**A STUDY OF SAVING AND INVESTMENT PATTERN OF SALARIED
CLASS PEOPLE WITH SPECIAL REFERENCE TO CHANDIGARH
(INDIA)**

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ABSTRACT

The objective of the study was to determine the relationship between the savings and investments pattern among the salaried class people of Chandigarh (India). The data was collected through structured questionnaire distributed to 200 peoples working in different sectors at Chandigarh. It was found from the analysis there is relationship between Annual Savings and Age, Income, Sector wise Employment, Education of people at Chandigarh. Analysis has been done through One Way ANOVA. It was propounded here that the most preferred investment options are LIC and bank deposits and most of the factors influencing investment decisions were high returns, tax benefit and safety.

Keywords: *Annual income, Annual savings, Investment, Salaried people.*