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**“ANALYSIS OF INVESTMENT PATTERN OF EMPLOYEES WORKING IN NAGPUR DISTRICT”****<sup>1</sup>Mr. Pankaj S. Gabhane**

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**Abstract** - In General sense, the term investment is a type of activity that is being engaged in by the people who have to do savings i.e. investments are made from their savings, or in other words it is the people invest their savings. At present a variety of different investment options are available to the investors that are bank, Gold, Real estate, mutual funds, post services, & so on much more. Investors are always investing their money with the different types of purpose and objectives such as profit, security, appreciation, Income stability, Development, Education. Researcher in this study has studied the different types and avenues of investments available and the factors that are required to be considered while selecting the investment with the sample size of 100 salaried employees by conducting the survey in Nagpur City, Maharashtra, India. The study identifies the preferred investment avenues among individual investors using their own self-assessment test for the purpose. The analysis established that that salaried employees are considering the safety as well as good return on investment as top priority before investment.

**1. INTRODUCTION**

Nagpur, a rapidly developing city in Maharashtra, has a diverse salaried workforce including government employees, IT professionals, bankers, teachers and corporate employees. Their investment decisions depend on factors such as job security, disposable income, financial literacy and future goals. Nagpur, a prominent city in Maharashtra, India, has become a significant hub for investors, particularly in sectors like real estate, technology, and infrastructure. The city's strategic location and rapid development have attracted both domestic and international investors.

**2. OBJECTIVES OF THE STUDY**

To understand the investment options preferred by salaried employees in Nagpur.

To analyze the factors influencing investment decisions.

To assess risk appetite and expected returns.

To assess the knowledge and application of modern investment instruments.

**3. INVESTMENT MODES PREFERRED BY SALARIED EMPLOYEES**

Employees working in Nagpur generally invest in the following options:

how. Traditional Investments

**1. Fixed Deposits (FD) and Recurring Deposits (RD)**

Preferred due to safety and guaranteed returns.

Mostly chosen by risk-averse investors.

**2. Public Provident Fund (PPF) and Employees Provident Fund (EPF)****A. This is must for many employees.**

Long-term savings with tax benefits.

### 3. Gold and Real Estate

Gold (physical and digital) is popular for cultural and financial security reasons.

Real estate is considered a stable, long-term investment, although high initial costs limit participation.

### B. Market-linked investments

#### 4. Stock Market and Mutual Funds

Younger employees and financially savvy people prefer equity and SIP investments.

Mutual funds (especially SIPs) are gaining popularity due to the professional management of the funds.

#### 5. Bonds and Debentures

Some risk-averse investors opt for government or corporate bonds for stable returns.

### C. Modern and Alternative Investments

#### 6. Cryptocurrencies and Digital Assets

Limited adoption due to volatility and regulatory concerns.

Younger, more tech-savvy people are more likely to explore this option.

#### 7. Insurance (ULIP, endowment plans)

Many employees invest in insurance-related products as a combination of security and investment.

#### 8. National Pension Scheme (NPS) and other pension schemes

Growing awareness about retirement planning has led to increased participation in NPS.

## 4. ANALYSIS AND INTERPRETATION

Gender	Awareness	Unawareness	Total	Percentage
Male	40	16	56	56
Female	32	12	44	44
Total	72	28	100	100

## 5. FACTORS INFLUENCING INVESTMENT DECISIONS

**Income level:** Higher income groups tend to invest in stocks, mutual funds and real estate, while lower income earners stick to FDs and RDs.

**Risk appetite:** Younger employees tend to be more risk-averse, while older employees prefer stable returns.

**Tax benefits:** Many investments are boosted by tax exemptions under Section 80C (PPF, ELSS, insurance, etc.).

**Financial literacy:** Knowledge about mutual funds, stocks and tax-efficient investments influences decisions.

**Liquidity needs:** Employees with family obligations prefer liquid investments over long-term assets like real estate.

**Economic Conditions:** Inflation, interest rates, and market conditions influence investment preferences.

## 6. CHALLENGES AND GAPS IN INVESTMENT PATTERNS

**Knowledge Gap:** Many salaried employees rely on traditional investments, missing out on high-yield opportunities.

**Fear of market volatility:** A conservative mindset prevents active participation in the stock markets.



**Limited financial planning:** Many employees lack structured financial goals or retirement plans.

**Peer groups and advisor influence:** Investment decisions are often influenced by family, friends, or insurance agents, rather than independent research.

## 7. CONCLUSIONS AND RECOMMENDATIONS

**Promoting financial literacy:** Investment planning workshops and training can help employees make informed decisions.

**Diversification strategy:** Employees should diversify their portfolio across fixed income, equities and alternative assets.

**Retirement planning in focus:** Awareness of NPS, pension schemes and SIPs should be promoted.

**Use of technology:** Digital investment platforms can simplify investment tracking and decision-making.