A STUDY ON BEHAVIOR OF INVESTORS TOWARDS POST OFFICE SAVING SCHEMES IN PUNE CITY

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ABSTRACT

India Post Office Savings Bank is widely known as a safe, convinced and traditional formal institution offering saving products. Its outreach and scope has been persistently increasing both in terms of number of accounts as well as number of branches all over India. Globalization and opportunity of overseas market has brought outsized revolution in the financial sector of the country, which proves to be challenging for Post Office Saving Banks. Liberalization has substantially increased better and innovative investment possibilities to the investor. However, India POSB has and continuously positioned itself as a reliable agency of Government of India. It is due to its competitive advantage of geographical accessibility and product differentiation on the important attributes of safety, security and risk free factor. The present paper examines the preference of investors of Pune region towards different investment schemes of Post office and factors that motivates them to choose a particular investment scheme of post office. It further explores the behavioral patterns that investors prefer for savings in Post Office Saving Schemes. The research is based on primary data collected from 120 respondents.

KEYWORDS: Behavior Pattern, Investment Decision, Post office Saving Schemes, and Puneites

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