**Objectives**

The study is proposed keeping in view of the following objects:

1. To understand the savings objectives of retail investors behavior towards different saving avenues on the basis of their age, gender, education and profession.
2. To understand the features in savings instruments that retail investors look for in investment products.
3. To evaluate investor related services that would affect the selection of Mutual Fund / Insurance Policy.
4. To identify the source of information that influences the fund / scheme selection.
5. To study the risk tolerance level of investors.

**Hypothesis**

The following hypotheses are considered to attain the above objectives:

i. There is difference in investment pattern among the investors of different income levels, different age groups, qualification, profession.

ii. Males invest more as compared to females.

iii. Females are more risk averse than males.