1. **Hypothesis:**

The study is based on the following hypothesis:

1. \( H_0 \) = There is no significance difference in multiplier effect of NSC as an investment.

2. \( H_0 \) = There is no significance difference in investment in Insurance sector for Risk carry or returns.

3. \( H_0 \) = There is no significance difference in Investment in PPF for tax saving or returns.

4. \( H_0 \) = There is no significance difference in Investment decisions due to financial literacy.