and probability of having positive savings is significant at .01 significance level. One of the limitation was that the results cannot be generalizable to population as convenience sampling was used. Biasness towards more knowledgeable respondents was also one of the limitations of this study.

**Research Gap**

Most of the research done in the past has been on undergraduates and university students. These are mostly conducted or sponsored by government agencies to know the various factors and their impact on financial literacy levels. In Indian context, very few studies have been conducted on actual financial awareness, perceived financial awareness and their impact on their investment preferences. This study will be helpful in identifying various factors affecting investment behavior by individual professional working in Delhi/NCR region. The study and its outcome is also expected to benefit financial services industry like mutual funds, banks, insurance companies in understanding the various factors and mindset of the investors affecting their investment preferences and will help them to formulate appropriate strategy to educate investors and offer the products which they can understand and buy.

**Research Methodology**

Primary data by way of questionnaire will be used to capture the actual and perceived financial awareness by professionals working in Delhi/NCR region. The primary data collection method is aimed to see the awareness of Individual-Professionals in the terms of their understanding of basic financial variable affecting their investment returns and risk associated with their investment decisions. The Schedule cum Questionnaire method will be used followed by structured interview to authenticate the result thereof. The data collected will be thus analyzed by using appropriate statistical techniques to see the existence of relationship between

i) The demographic factors and the level of financial awareness

ii) The demographic factors and the perceived financial awareness

iii) The actual level of financial awareness and its impact on their investment preferences