iv) The perceived level of financial awareness and its impact on their investment decisions

v) The actual level of financial awareness and its impact on the various factors affecting their investments.

vi) The perceived level of financial awareness and its impact on the various factors affecting their investments.

Sample survey by way of questionnaire will be conducted from professionals working in NCR. Efforts will be made to include representation of all the categories as far as possible to get the fair results. Sample size is expected to be 300 for this study. Questionnaire will include the following five segments a) Demographic variable b) Basic questionnaire on general financial awareness c) Self Perceived level of financial knowledge d) Preference of financial products and e) Other factors affecting individual investment portfolio.

Questionnaire will be designed keeping in mind the basic level of financial awareness by investors on general topic of banking, investment products, financial markets, credit, risk and insurance. These questions will be designed in consultation with various groups of experts from academia and practitioner in investment industry. The questionnaire development process will incorporated several rounds of discussions and pilot study will be conducted on small group of professionals.

The final version will be created by feedback from all the participants. The questionnaire is expected to fulfill the objective of this study to cover the level of actual and perceived financial literacy and its effect on investment preferences and the factors affecting investments. The questionnaire will be designed specifically for the targeted group of professionals working in NCR and expected to save and invest. Efforts will be made to reach out all the individual with different education, gender, income, age etc. through personal contacts and mailers.

The questionnaire will be designed based on widely accepted norms of financial literacy, which include general behavior, attitude and awareness, by professionals. Efforts will be made to keep the questions simple in understanding by all participants irrespective of their educational or working background.