<table>
<thead>
<tr>
<th>Table Number</th>
<th>Description of Table</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1</td>
<td>Gross domestic saving and investment</td>
<td>6</td>
</tr>
<tr>
<td>1.2</td>
<td>Investment made by the household sector</td>
<td>9</td>
</tr>
<tr>
<td>1.3</td>
<td>Savings of the household sector in financial assets</td>
<td>13</td>
</tr>
<tr>
<td>1.4</td>
<td>Investment in selected financial assets in Himachal Pradesh</td>
<td>16</td>
</tr>
<tr>
<td>1.5</td>
<td>Area and production of fruits</td>
<td>22</td>
</tr>
<tr>
<td>1.6</td>
<td>Area and production of apples</td>
<td>24</td>
</tr>
<tr>
<td>3.1</td>
<td>Age-wise distribution of the respondents</td>
<td>72</td>
</tr>
<tr>
<td>3.2</td>
<td>Sex-wise distribution of the respondents</td>
<td>74</td>
</tr>
<tr>
<td>3.3</td>
<td>Caste-wise distribution of the respondents</td>
<td>75</td>
</tr>
<tr>
<td>3.4</td>
<td>Education level-wise distribution of the respondents</td>
<td>76</td>
</tr>
<tr>
<td>3.5</td>
<td>Primary occupation-wise distribution of the respondents</td>
<td>74</td>
</tr>
<tr>
<td>3.6</td>
<td>Landholding size-wise distribution of the respondents</td>
<td>62</td>
</tr>
<tr>
<td>3.7</td>
<td>Horticulture land ownership-wise distribution of the respondents</td>
<td>64</td>
</tr>
<tr>
<td>3.8</td>
<td>Living conditions-wise distribution of the respondents</td>
<td>85</td>
</tr>
<tr>
<td>3.9</td>
<td>Income-wise distribution of the respondents</td>
<td>51</td>
</tr>
<tr>
<td>3.10</td>
<td>Education and income level-wise distribution of the respondents</td>
<td>81</td>
</tr>
</tbody>
</table>
3.11 Main occupation and income level-wise distribution of the respondents 94
3.12 Landholding and income level-wise distribution of the respondents 98
3.13 Expenditure-wise distribution of the respondents 99
3.14 Saving-wise distribution of the respondents 101
3.15 Saving and income-wise distribution of the respondents 102
4.0 Investment made by the respondents 103
4.1 Distribution of respondents according to investment in physical assets 110
4.2 Physical assets-wise mean investment 112
  4.2.1 Investment in land 114
      4.2.1 (i) Investment in land and income level 118
      4.2.1 (ii) Investment in land and occupational level 119
      4.2.1 (iii) Investment in land and educational level 122
  4.2.2 Investment in Building 124
      4.2.2 (i) Investment in building and income level 126
      4.2.2 (ii) Investment in building and occupational level 128
      4.2.2 (iii) Investment in building and educational level 131
  4.2.3 Investment in jewelleries 133
5.1 Investment in financial assets 137
5.1.1 Investment in financial assets and education level 138
5.1.2 Investment in financial assets and income level 142
5.1.3 Investment in financial assets and main occupation of the respondents 145
5.1.4 Investment in financial assets and land holding size 147

5.2 Financial assets-wise investment 148
5.2.1 Distribution of respondents according to bank deposits 150
5.2.2 Distribution of respondents according to post office deposits
   5.2.2(i) Post office deposits and education level 153
   5.2.2(ii) Post office deposits and mean occupation 157
   5.2.2(iii) Post office deposits and income level 153
5.2.3 Distribution of respondents according to investment in industrial securities 161
5.2.4 Distribution of respondents according to currency 162
5.2.5 Distribution of respondents according to investment in LIC schemes 164
5.2.6 Distribution of the respondents according to investment in provident fund 164
5.2.7 Distribution of respondents according to investment in UTI schemes 165

6.1.1 Investment in banks and income level 170

6.1.2 Investment in banks and education level 173

6.1.3 Investment in banks and occupational level 176

6.2 Bank deposit-wise mean investment 179

6.2.1 Fixed deposit-wise distribution of the respondents 181

6.2.1(i) Bank fixed deposits and income level 182

6.2.1(ii) Bank fixed deposits and main occupational level 185

6.2.1(iii) Bank fixed deposits and educational level 183

6.2.2 Saving bank account deposit-wise distribution of respondents 190

6.2.2(i) Bank saving account deposits and income level 192

6.2.2(ii) Bank saving account deposits & occupational level 195

6.2.2(iii) Bank savings account deposits & educational level 197

6.2.3 Bank recurring-deposit-wise distribution of the respondents 199
6.2.3(i) Bank recurring deposits and income level 201
6.2.3(ii) Bank recurring deposits and occupation level 203
6.3.3(iii) Bank recurring deposits and educational level 205

7.1 Knowledge about industrial securities 209
7.1.1 Awareness about securities and income level 210
7.1.2 Awareness about securities and occupation of respondents 213
7.1.3 Awareness about securities and educational level 215

7.2 Investment in industrial securities 213
7.3 Type of securities hold by the respondents 219

7.4 First generation security holders-wise distribution of respondents 220
7.5 Investment in securities according to time period 222
7.6 Investment in securities and satisfaction level of the respondents 221
7.7 Amount invested in industrial securities 224
7.7.1 Investment in securities and income level 225
7.7.2 Investment in securities and educational level 228
7.7.3 Investment in securities and occupational level 231
7.8 Securities-wise amount invested 23

7.9 Investment in different type of securities and safety level 233

3.1 Liquidity preference-wise distribution of the respondents 237

8.2 Safety preference-wise distribution of the respondents 238

8.3 Stability of return preference-wise distribution of the respondents 239

8.4 Tax benefits preference-wise distribution of respondents 240

8.5 Capital appreciation preference-wise distribution of the respondents 241

3.6 Future investment in selected avenues 244

8.7 Liquidity and marketability-wise distribution of selected investment avenues 246

8.8 Safety-wise distribution of selected investment avenues 248

8.9 Stability of return-wise distribution of selected investment avenues 250

3.10 Capital appreciation-wise distribution avenues 252

3.11 Investment avenues-wise distribution of respondents for the proposed gift amount 253

6.12 Mean allocation of gift amount of Rs. 10,000 in various investment avenues 255