EXECUTIVE SUMMARY

India is growing fast. It’s the second-fastest growing economy on the planet. And it’s not surprise that India is brimming with Microfinance. The emergence of India as a powerful economic force is one of the most extraordinary investment stories in decades.

Just recently, American Express predicted that India’s 100,000 ‘dollar millionaires’ will grow by 12.8% a year for the next three years. That’s a whole lot of rich Indians. What’s more, McKinsey Global Institute predicts that the average Indian’s income will triple by 2025.

The country is set to capture 1% of global trade soon, while merchandise exports have grown an average of 24% a year over the past four years, according to Economy Watch. Goldman Sachs predicts India will rise to be the third largest economy in the world by the year 2035.

This project is all about investment preferences in urban area. It is rightly said that investment options are much in requirement for the development of the economy. For country like India, these investments are playing an important role as strengthening the basic infrastructure, which is the foundation of the economy.

CHAPTER SCHEME:
The whole report is characterized into 8 chapters:-

Chapter-1: 1st chapter consists of historical background of banking in India & Profile of it. It includes brief explanation of Microfinance which I have taken into account for the research purpose.

Chapter-2: 2nd chapter defines the literature review.

Chapter-3: 3rd chapter defines the objectives and research methodology

Chapter-4: 4th chapter includes all analysis of data such as age ,monthly income ,education ,comparison of microfinance ,types and schemes with age,income and education and level of awareness regarding savings ,smallamounts ,small business,fund transfer ,micro insurance and overall knowledge about it .

Chapter-5: 5th chapter consists of findings .

Chapter-6: 6th chapter consists of recommendations of the study.
CHAPTER 7: The 7th chapter consists of conclusions of the study.

CHAPTER 8: The 8th chapter consists of annexure.