

## LIST OF TABLES

Table No.	Title	Page No.
1.1	Comparative Population Statistic	2
1.2	Distribution of Workers in Punjab	3
1.3	Distribution of Land Holding in Punjab	5
1.4	Productivity of Agriculture Produces (Kg. per Hectares)	6
1.5	Gross Domestic Saving and Investment Pattern in India (Current Prices) (Rs.in crore)	14
1.6	Investment of Household Sector (Current Prices) (Rs. in Crore)	15
1.7	Saving of Household Sector in Financial Assets (at current price) (Rs. In Crore).	18
2.2.1	Average per Hectare Productivity	53
2.2.2	Sample Size	55
3.1	Gender wise Distribution of the Respondents	77
3.2	Age wise Distribution of the Respondents	79
3.3	Category wise Distribution of the Respondents	80
3.4	Education wise Distribution of the Respondents	83
3.5	Family Type wise Distribution of the Respondents	85
3.6	Primary Occupation wise Distribution of the Respondents	87
3.7	Secondary Occupation wise Distribution of the Respondents	88
3.8	Size of Land Holding: Zone wise	89
3.9	Living Condition: Zone wise	91
3.10	Household Durables: Zone wise	93
3.11	Total Income: Zone wise	95
3.12	Size of Land Holding and Total Income	97
3.13	Category and Total Income Level	98
3.14	Education and Total Income Level	99
3.15	Primary Occupation and Total Income Level	100

3.16 Agriculture Income: Zone wise	103
3.17 Size of Land Holding and Agriculture Income	104
3.18 Category and Agriculture Income	106
3.19 Education and Agriculture Income wise	107
3.20 Primary Occupation and Agriculture Income	108
3.21 Live Stock Income: Zone wise	110
3.22 Education and Live Stock Income	111
3.23 Primary Occupation and Live Stock Income	112
3.24 Service Income: Zone wise	114
3.25 Category and Service Income	115
3.26 Education and Service Income	116
3.27 Primary Occupation and Service Income	117
3.28 Business Income: Zone wise	119
3.29 Category and Business Income	120
3.30 Education and Business Income	121
3.31 Primary Occupation and Business Income	122
3.32 Expenditure: Zone wise	124
3.33 Size of land Holding and Total Expenditure	125
3.34 Category and Total Expenditure	128
3.35 Education and Total Expenditure	129
3.36 Primary Occupation and Total Expenditure	130
3.37 Total Saving: Zone wise	132
3.38 Size of Land Holding and Total Saving	134
3.39 Category and Total Saving	136
3.40 Education and Total Saving	138
3.41 Primary Occupation and Total Saving	139
3.42 Total Income and Total Saving	141
4.1 Knowledge about investment Avenues	146
4.2 Education Level and Knowledge about Shares	148
4.3 Education Level and Knowledge about Debentures	150
4.4 Education Level and Knowledge about Bonds	151

4.5 Education Level and Knowledge about Different Bank Schemes	152
4.6 Education Level and Knowledge about Post-Office Saving Schemes	153
4.7 Education Level and Knowledge about UTI Schemes	154
4.8 Education Level and Knowledge about Mutual Funds Schemes	155
4.9 Education Level and Knowledge about Provident Fund Schemes	157
4.10 Education Level and Knowledge about LIC Schemes	158
4.11 Knowledge about Risk-Reduction Techniques	159
4.12 Knowledge about Derivatives	160
4.13 Source of Awareness	162
4.14 Source of Awareness and Education Level	164
4.15 Source of Awareness and Primary Occupation	166
4.16 Influences in Investment Decision	168
4.17 Education Level and Investment Decision	170
4.18 Occupation Level and Investment Decision	172
5.1 Past Investment Pattern	178
5.2 Present Investment pattern	180
5.3 Investment in House Property: Zone wise	182
5.4 Size of Land Holding and investment in House Property	184
5.5 Investment in House Property: Age wise	186
5.6 Investment in House Property: Category wise	187
5.7 Investment in House Property: Education wise	188
5.8 Investment in House Property: Primary Occupation wise	190
5.9 Investment in Land: Zone wise	191
5.10 Size of Land Holding and Investment in Land	193
5.11 Investment in Land: Age wise	195
5.12 Investment in Land: Category wise	196
5.13 Investment in Land: Education wise	197
5.14 Investment in Land: Primary Occupation wise	198
5.15 Investment in Live Stock: Zone wise	199
5.16 Size of Land Holding and Investment in Live Stock	200
5.17 Investment in Live Stock: Age wise	201

5.18 Investment in Live Stock: Category wise	202
5.19 Investment in Live Stock: Education wise	203
5.20 Investment in Live Stock: Primary Occupation wise	204
5.21 Total Investment (Per Annum) and Size of Land Holding	205
5.22 Total Investment and Total Income (Per Annum)	206
5.23 Total Investment and Agriculture Income (Per Annum)	208
5.24 Total Investment and Expenditure (Per Annum)	210
5.25 Total Investment and Saving (Per Annum)	212
5.26 Mean Investment in Various Investment Avenues: Zone wise	215
5.27 Proposed Investment in Post- Office, Bank and Provident Fund Schemes	218
5.28 Proposed Investment in Mutual Fund, UTI and LIC	221
5.29 Proposed Investment in Shares, Debentures and Bonds	222
5.30 Proposed Investment in Business, Live-Stock and Land	224
5.31 Proposed Preferred Investment Avenue	226
5.32 Proposed Average Investment Portfolio: Zone wise	229
6.1 Most Preferred Investment Avenue	236
6.2 Second Best Preferred Investment Avenue	238
6.3 Third Best Preferred Investment Avenue	240
6.4 Investment Priority in The Past	242
6.5 Investment Priority at present	244
6.6 Investment Priority and Size of Land Holding	247
6.7 Investment Priority :Education wise	249
6.8 Investment Priority : Primary Occupation wise	250
6.9 Investment Priority and Total Income	251
6.10 Ranking of Safety	253
6.11 Safety Level and Investment Avenues	255
6.12 Ranking of Stability of Return	256
6.13 Level of Stability Return and Investment Avenues	259
6.14 Ranking of Liquidity and Marketability	260
6.15 Liquidity Level and Investment Avenues	262
6.16 Ranking of Capital Appreciation	264

6.17 Capital Appreciation Level and Investment Avenues	265
6.18 Ranking of Tax Benefit Preference	266
6.19 Tax Benefit Level and Investment Avenues	268
6.20 Most Preferred Investment Consideration	269